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)
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.
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.
## Skills/Tasks required in Year 1

**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

**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

These skills should be present in the candidate upon hire and after a four year college degree.
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<th>Schedule CSBS Training</th>
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**Day One Online Examiner Training**

CSBS Day One: Bank Safety & Soundness Examiner Training

OR

FDIC’s Introduction to Examinations

OR

FRB Bank Operations Simulation
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
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**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](http://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](mailto:khoyle@csbs.org); 202-808-3556).
### Sample Skills/Tasks required in Year 1

- Certification Options
  - 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](#).
<table>
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<tr>
<td>Your level of experience</td>
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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](mailto:certification@csbs.org).
Competency 1: TECHNICAL

- In-house and OTJ Review examination manuals and other reference materials
- Mentoring RegU courses on time management/prioritization

**Training options**

- 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

BACK TO COMPETENCIES
Competency 2: CONCEPTUAL

Onboarding training
- Shadow EIC

In-house policies & procedures training

Review of exam manual
- FRB Bank Ops Simulation

Review sample reports
- CSBS Bank S&S Training

Training Options

Effectively follows established examination procedures to collect and analyze data

Develops correct conclusions from collected data
Competency 3: LEGAL/COMPLIANCE

CSBS Day One Bank Safety & Soundness Examiner Training

Review of Exam Manual and other reference material

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

Mentoring

Onboarding
Competency 4: HUMAN RELATIONS

Effective Meetings with Management

- Effectively and clearly communicates with financial institution personnel to obtain information
- Effectively prepares written comments that are accurate, grammatically correct, logically arranged, and factually support any conclusions drawn

Day One: Bank S&S

- Effectively and clearly communicates examination findings to supervisory personnel
- Works effectively with others to achieve common goals

RegU Courses

Personal training

Training Options
Your level of experience

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.
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 | • Effectively adheres to examination procedures and policies  
  | (Provides effective organization to the examination process)  
  | • 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 | • Effectively follows established examination procedures to collect and analyze data  
  | (Provides effective organization to the examination process)  
  | • Develops correct conclusions from collected data  |
| Competency 3: Legal/Compliance | • Effectively demonstrates knowledge of policies, procedures, laws, rules and regulations  |
| Competency 4: Human Relations | • Effectively and clearly communicates with financial institution personnel to obtain information  
  | (Provides effective organization to the examination process)  
  | • 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  
<p>| • Works effectively with others to achieve common goals  |</p>
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<th>Your level of experience</th>
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<th>Skills/Tasks req’d after Year 1</th>
<th>Training required to reach next level</th>
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</thead>
</table>

**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).
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<th>Skills/Tasks req'd after Year 1</th>
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1.0: Bank Examiner / Financial Institutions Examiner I / Bank Assistant Examiner / Senior Assistant Examiner / Financial Examiner II/III

**CLICK**

CSBS Credit Evaluation School

OR

FDIC Loan Analysis School

**CLICK**
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
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](http://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](mailto:kchancy@csbs.org); 202-802-9554).
Registration assistance: Katie Hoyle ([khoyle@csbs.org](mailto:khoyle@csbs.org); 202-808-3556).
### On-the-job experience

#### Proficiency Level for Core Competencies

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<th>Sample Skills/Tasks required in Year 1</th>
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#### CE/Other Training Options

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<th>Schedule Training (All Others)</th>
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<td>Certification</td>
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### Your level of experience

### Your level of proficiency

### Skills/Tasks req’d after Year 1

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<th>Your level of proficiency</th>
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<tbody>
<tr>
<td>Skills/Tasks req’d after Year 1</td>
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### Certification

- **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.**
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](mailto:certification@csbs.org).

*FDIC’s Loan Analysis School is an acceptable alternative.
Competency 1: TECHNICAL

- Department resources
  - Monitored OTJ experience
  - Review examination manual
  - Post-exam communications/meetings
- Mentoring
  - RegU courses on time management/prioritization

**Training options**
- 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
Competency 2: CONCEPTUAL

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

Training options:
- Onboarding training
  - Shadow EIC
- In-house policies & procedures training
  - Review sample reports

- Review of exam manual
- State Bank Association training
- CSBS Credit Evaluation School
- FDIC Loan Analysis School
Competency 3: LEGAL/COMPLIANCE

CSBS Bank Safety & Soundness Examiner Training

Review of Exam Manual

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

Mentoring

Onboarding

Training options
<table>
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<th>Competency</th>
<th>Description</th>
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<tr>
<td>Effective Meetings with Management</td>
<td>Effectively and clearly communicates with financial institution personnel to obtain information</td>
</tr>
<tr>
<td>Impact Presentations</td>
<td>Effectively prepares written comments that are accurate, grammatically correct, logically arranged, and factually support any conclusions drawn</td>
</tr>
<tr>
<td>Effective Writing for Examiners</td>
<td>Effectively and clearly communicates examination findings to supervisory personnel</td>
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<tr>
<td>Advanced Communications Training</td>
<td>Works effectively with others to achieve common goals</td>
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<tr>
<td>Essential Communication Skills</td>
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<td>Your level of experience</td>
<td>Your level of proficiency</td>
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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.
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 | • 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 | • 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 | • Effectively demonstrates knowledge of policies, procedures, laws, rules and regulations |
| Competency 4: Human Relations | • 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 |

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.

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<th>Your level of experience</th>
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<th>Training required to reach next level</th>
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<th>Schedule Training (All Others)</th>
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<tr>
<td>Your level of proficiency</td>
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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
## 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

<table>
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### 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

### 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

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

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

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<th>Schedule Training (All Others)</th>
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- CLICK
  - CSBS Examiner-in-Charge School

  OR

  - FDIC Examination Management School

  OR

  - FDIC Asset Liability Management School
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.
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](http://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).
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.**
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](mailto:certification@csbs.org).

*FDIC’s core examiner training is an acceptable alternative
Competency 1: TECHNICAL

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
Competency 2: CONCEPTUAL

On-the-job shadowing
- Provides effective and accurate evaluation of the lending activities of financial institutions
- Effectively follows established examination procedures to collect and analyze data

CSBS Credit Evaluation School / FDIC Loan Analysis School
- Develops correct conclusions and ratings of assets from collected data
- Develops correct conclusions from collected data

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

Internal training sessions

Training options
Competency 3: LEGAL/COMPLIANCE

- CSBS Bank Safety & Soundness Examiner Training
- Review of Exam Manual
- Mentoring
- Onboarding

Training options

Effectively demonstrates knowledge of policies, procedures, laws, rules and regulations
### CSBS Examiner-in-Charge School

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<tr>
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### 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

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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.
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)

- Effectively supervises 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 2: Conceptual
(Provides effective and accurate evaluation of the overall activities of financial institutions)

- 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 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, grammatical, logically arranged, and factually support any conclusions drawn
- Effectively conducts meetings with management and the boards of directors of financial institutions
- Effectively coordinates examination planning and execution with other state and federal supervisory authorities
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

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

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

Specialized seminars State bank association training
### On-the-job experience

<table>
<thead>
<tr>
<th>Certification Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>CSBS Senior School</td>
</tr>
<tr>
<td>Graduate School of Banking</td>
</tr>
<tr>
<td>FDIC Advanced Leadership/Management</td>
</tr>
</tbody>
</table>

### Certification Options

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

<table>
<thead>
<tr>
<th>Your level of experience</th>
<th>Your level of proficiency</th>
<th>Skills/Tasks req'd</th>
<th>Training required to reach next level</th>
<th>CE/Other Training Options</th>
<th>Schedule CSBS Training</th>
<th>Schedule Training (All Others)</th>
<th>Certification</th>
</tr>
</thead>
</table>

- **Click** CSBS Senior School
- **Click** FDIC Advanced Leadership/Management
- **Click** Graduate School of Banking
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.
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](http://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).
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.**
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.
Competency 1: TECHNICAL

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
Competency 2: CONCEPTUAL

On-the-job training
- Provides effective and accurate evaluation of the lending activities of financial institutions
- Effectively follows established examination procedures to collect and analyze data

CSBS Examiner-in-Charge School
- Develops correct conclusions and ratings of assets from collected data
- Develops correct conclusions from collected data

FDIC Examination Management School

Internal EIC training sessions

Training options
Competency 3: LEGAL/COMPLIANCE

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
### Competency 4: HUMAN RELATIONS

**Training options**

<table>
<thead>
<tr>
<th>CSBS Examiner-in-Charge School</th>
<th>FDIC Examination Management School</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effectively and clearly communicates assignments to assisting personnel</td>
<td>Effectively and clearly communicates with financial institution personnel to obtain information</td>
</tr>
<tr>
<td>Effectively and clearly communicates examination findings to financial institution and supervisory personnel</td>
<td>Effectively prepares written comments which are accurate, grammatically correct, logically arranged, and factually support any conclusions drawn</td>
</tr>
</tbody>
</table>

**BACK TO COMPETENCIES**
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.
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.

<table>
<thead>
<tr>
<th>Competency 1: Technical</th>
<th>Effectively supervising personnel to ensure adherence to all procedures and policies</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Monitoring senior examination personnel to ensure department mission, goals, and responsibilities are being met</td>
</tr>
<tr>
<td></td>
<td>Effectively organizing and delegating assignments, and supervising the entire examination process</td>
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<tr>
<td></td>
<td>Effectively provide for personnel management (budget, recruiting, training, team-building, negotiation, coaching, performance evaluation, disciplinary actions)</td>
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<tr>
<td></td>
<td>Participate in department policy formulation and strategic planning</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Competency: Conceptual</th>
<th>Effectively determining financial institution condition from completed reports of examination</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Effectively administering appropriate departmental response from examination findings</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Competency 3: Legal/Compliance</th>
<th>Effectively demonstrates knowledge of policies, procedures, laws, rules and regulations</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Participate in department policy formulations</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Competency 4: Human Relations (Provides effective oral and written communications)</th>
<th>Effectively and clearly communicating with people and organizations internal and external to the department</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Effectively conducting meetings with management and the boards of directors of financial institutions</td>
</tr>
<tr>
<td></td>
<td>Effectively coordinating examination planning, execution and regulatory response with other state and federal financial institution supervisory authorities</td>
</tr>
<tr>
<td></td>
<td>Effectively and clearly communicating with other state agencies and the state legislatures</td>
</tr>
</tbody>
</table>

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

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.
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

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

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

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

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
### On-the-job experience

#### Sample Skills/Tasks required in Year 1

<table>
<thead>
<tr>
<th>Skill gap training</th>
</tr>
</thead>
<tbody>
<tr>
<td>CE/Other Training Options</td>
</tr>
<tr>
<td>Schedule CSBS Training</td>
</tr>
<tr>
<td>Schedule Training (All Others)</td>
</tr>
</tbody>
</table>

#### Certification Options

- **CSBS Large Institution Examiner Training**
  - OR
  - **CSBS State-Federal Supervisory Forum**
    - OR
    - **FFIEC Capital Markets Conference**
      - OR
      - **FFIEC Capital Markets Specialists Conference**

<table>
<thead>
<tr>
<th>Your level of experience</th>
<th>Your level of proficiency: CSBE ♦ CEM</th>
<th>Skills/Tasks req’d 5+ Years</th>
<th>CE/Other Training Options</th>
<th>Schedule CSBS Training</th>
<th>Schedule Training (All Others)</th>
<th>Certification</th>
</tr>
</thead>
<tbody>
<tr>
<td>5+ Years</td>
<td></td>
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</tr>
</tbody>
</table>

Your level of proficiency:
- CSBE ♦ CEM

**Click** links to learn more about each option.
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.
### 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](http://www.csbs.org) (click Calendar of Events) or discuss the CSBS online training platform with your training coordinator or supervisor.
• 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.**
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)
Competency 1: TECHNICAL

- 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

**Capital Markets Real Estate Appraisal School**

**Basic Trust School**

**Senior School**

**Various other FFIEC loan schools**

**Training options**
**Competency 2: CONCEPTUAL**

**Training options**

<table>
<thead>
<tr>
<th>CSBS Senior School</th>
<th>Graduate School of Banking – various locations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effectively determine financial institution condition from completed reports of examination</td>
<td>Effectively administer appropriate departmental response from examination findings</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FFIEC Supervisory Update and Emerging Issues</th>
<th>Leadership Development Program through State Bankers Associations</th>
</tr>
</thead>
</table>
Competency 3: LEGAL/COMPLIANCE

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
Competency 4: HUMAN RELATIONS

CSBS Senior School Government Basics

- Effectively and clearly communicates with people and organizations internal and external to the department
- Effectively coordinating examination planning, execution, and regulatory response with other state and federal financial institution supervisory authorities

Interpersonal Communications

- Effectively conducting meetings with management and the boards of directors of financial institutions
- Effectively and clearly communicating with other state agencies and the state legislature

Administering Discipline & Grievance Handling

Supervisor-specific training

Training options