

Financial Services Commercial Loan Competencies

Required Competencies
<p>Basic Accounting <i>Understands, explains, and applies basic accounting principles and procedures.</i></p>
<p>Loan Products <i>Understands and explains products and concepts relating to commercial loans (e.g., credit vs. term loans, collateral, amortization limits, maturity limits, and loan to value or advance rates).</i></p>
<p>Technology Applications <i>Identifies and utilizes relevant technology and tools to analyze data; efficiently and effectively performs assigned tasks.</i></p>
<p>Spreading <i>Models financial statements from customers in a proprietary system to calculate ratios, perform covenant compliance, and underwrite loans.</i></p>
<p>Risk Assessment and Trend Analysis <i>Identifies trends in financial data, distinguishes between positive and negative trends, and explains impact of trends on ratios or covenants.</i></p>
<p>Loan Documentation <i>Identifies documents included in a loan package, including covenants in loan agreements that need to be tested.</i></p>
<p>Covenants <i>Calculates covenants for loan packages following language outlined in loan agreements.</i></p>
<p>Interpersonal Communication <i>Discovers information that isn't publicly available, shifts another person's perspective, and makes convincing presentations.</i></p>
Soft Skills Specific to Occupation
<p>Ethics <i>Integrates core values, integrity, and accountability throughout all organizational and business practices.</i></p>