

Financial Services Commercial Loan Competencies

| Required Competencies | |
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| Basic Accounting | <i>Understands, explains, and applies basic accounting principles and procedures.</i> |
| 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> |
| Technology Applications | <i>Identifies and utilizes relevant technology and tools to analyze data; efficiently and effectively performs assigned tasks.</i> |
| Spreading | <i>Models financial statements from customers in a proprietary system to calculate ratios, perform covenant compliance, and underwrite loans.</i> |
| 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> |
| Loan Documentation | <i>Identifies documents included in a loan package, including covenants in loan agreements that need to be tested.</i> |
| Covenants | <i>Calculates covenants for loan packages following language outlined in loan agreements.</i> |
| Interpersonal Communication | <i>Discovers information that isn't publicly available, shifts another person's perspective, and makes convincing presentations.</i> |
| Soft Skills Specific to Occupation | |
| Ethics | <i>Integrates core values, integrity, and accountability throughout all organizational and business practices.</i> |