

Name: _____

Bank Lending in Today's Challenging Environment Homework

WBA Retail Branch Manager Development Program
November 20, 2019

1) What types of lending products does your bank provide in the following areas:

a) Consumer

b) Mortgage

c) Commercial

2) What are the Five Cs of Credit?

3) What is the Debt to Income formula for both consumer and mortgage loans?

4) What does EBITDA stand for?

5) What is your bank's minimum Debt Service Coverage Ratio?

6) Define: Global Cash Flow

7) Who is the main documentation specialist in your bank?

8) What is one of Reg B's Prohibited Basis?

9) What does APR stand for?

10) What is your Loan Rating System? What does each number stand for?

Please send completed homework to sherry@wabankers.com no later than noon on Friday, November 15, 2019. Please use naming convention as follows:
LastName, FirstName-RBMDP-Nov