

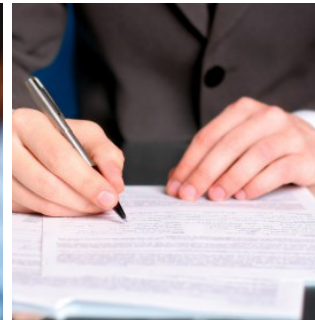


WASHINGTON
BANKERS ASSOCIATION

LOAN REVIEW CERTIFICATION



An intensive program designed to build strong foundations
in the challenging field of loan review.



PREREQUISITES

It is preferable for Candidates seeking to enter into the Loan Review Certification Program to fulfill all of the following criteria:

- Minimum of one to two years of experience in Loan Review
- Three years of lending experience, with the majority of the time spent in Commercial Lending, or two years of experience working in Credit Administration (for example, as a Credit Analyst, Loan Documentation Specialist, Assistant to the Chief Credit Officer, etc.)
- An understanding of Accounting Principles and Credit Analysis (Ratio and Cash Flow Analysis) to allow the candidate to accurately assess the credit worthiness of borrowers

If a prospective candidate does not meet all of the prerequisites outlined above, they may qualify to enter the Loan Review Certification Program by taking a 100 to 150 question proficiency test which covers the topics that will be presented during the five day Loan Review session. Students scoring 75% or above will be able to bypass the prerequisites and enroll directly into the Loan Review Certification Program.

Dates & Details

- Three Day Course, August 11,12, & 13, 2015
- Classes are full day at the WBA offices

Registration Cost

Member: \$745 Non-Member: \$1,490

Registration Form

Name _____

Title _____

Bank/Firm _____

Work Address _____

City/State/Zip _____

Phone _____

Email _____

Enclosed is a check for \$ _____

or

VISA/Mastercard # _____

Expiration Date _____

Name on Card _____

Signature _____

Make check out and send registration information to: Washington Bankers Association, 1601 Fifth Avenue, Suite 1120, Seattle WA 98101. Call us at (206) 447-1700. Fax your registration to (206) 223-6453.

REQUIREMENTS TO COMPLETE THE LOAN REVIEW CERTIFICATION

The Loan Review Certification Program requires the completion of a pre-assigned case study; full attendance in a 3-Day curriculum of required courses; successful participation and completion of class assignments; and obtaining a minimum score of “75%” on a comprehensive multiple choice skills examination and completion of narrative case study to test for cognitive and critical thinking skills, both of which will be administered on the last day of the session. Must complete assigned case study homework (approximately 5 hours) prior to course start date.

From the Bankers-Insight website, the candidate can access certification exams through our own server. By clicking on the Online Testing Tab in the (upper left hand corner) the user will be taken to the screen where they will have to enter login information which will be provided by Bankers-Insight.

LOAN REVIEW CERTIFICATION CURRICULUM

The Certification process will examine the knowledge and skill level of individuals in the following areas:

- **Role of Loan Review in Banks**
 - Importance of the Lending Function
 - Importance of Credit Policy Compliance
- **Determining Credit Worthiness Through Credit Analysis**
 - Interpretation of Financial Statements
 - Interpretation of Personal and Corporate Tax Returns
 - Credit and Ratio Analysis
 - Cash Flow and Global Cash Flow Analysis
 - Financial Forecasting & Sustainable Growth Calculations
 - Net Operating Income Analysis for Commercial Real Estate
- **Commercial, Consumer and Real Estate Loan Documentation and Collateral Analysis by Following the Five Steps in the Documentation Process Including Documents to:**
 - Identify the Borrower
 - Legally Classify and Value the Collateral
 - Evidence the Debt
 - Attach the Collateral
 - Perfect the Security Interest in the Collateral

- **Commercial and Consumer Lending Compliance**
 - Regulation B (Equal Credit Opportunity Act)
 - Regulation Z (Truth-In-Lending Act)
 - Regulation X (Real Estate Settlement Procedures Act – RESPA)
- **Major Regulatory Lending Guidance For Bankers/Lenders to Follow**
- **Credit Risk Management Tools Including An Understanding of:**
 - Loan Grading System
 - Calculating and Maintaining the Allowance for Loans / Lease Losses
 - Trouble Debt Restructure Identification and Management
 - Impaired Loan Management
- **Communications Skills With Bank Personnel and Regulators**
- **Preparations of Loan Review Reports for Internal and External Review**
- **Loan Portfolio Analysis and Trends including:**
 - Past due
 - Concentrations
 - Technical Exceptions
- **Best Practices in the Loan Review Process**

INSTRUCTOR FOR THE LOAN REVIEW CERTIFICATION PROGRAM

Jeffery W. Johnson, MBA

President & Executive Consultant
Bankers Insight Group, LLC
jeffery.johnson@bankers-insight.com



“I always enjoy Jeffery’s classes and am able to apply the knowledge I gain directly to my job.”

Cindy McKim, Kitsap Bank

“A well-rounded understanding of all aspects of loans/loan review.”

Christian Fobian, Sound Community Bank