



## Financial Services Commercial Loan Competencies

### Required Competencies

#### Basic Accounting

*Understands, explains, and applies basic accounting principles and procedures.*

#### Loan Products

*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).*

#### Technology Applications

*Identifies and utilizes relevant technology and tools to analyze data; efficiently and effectively performs assigned tasks.*

#### Spreading

*Models financial statements from customers in a proprietary system to calculate ratios, perform covenant compliance, and underwrite loans.*

#### Risk Assessment and Trend Analysis

*Identifies trends in financial data, distinguishes between positive and negative trends, and explains impact of trends on ratios or covenants.*

#### Loan Documentation

*Identifies documents included in a loan package, including covenants in loan agreements that need to be tested.*

#### Covenants

*Calculates covenants for loan packages following language outlined in loan agreements.*

#### Interpersonal Communication

*Discovers information that isn't publicly available, shifts another person's perspective, and makes convincing presentations.*

### Soft Skills Specific to Occupation

#### Ethics

*Integrates core values, integrity, and accountability throughout all organizational and business practices.*