

Financial Services Commercial Loan Competencies

Required Competencies	
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>