

Credit Portfolio Management Class – 2nd Year Class 2023 Outline

Session 1

- Banking Industry Update
- Review Home Study Problem
- Historical Causes of Bank Failures
- Concentrations
- The Capital Need for Commercial Banks
- Risks Assumed by Commercial Banks
- Credit Risk Classifications
- Risk Profile
- Current placement on the “Risk Curve”
- Key Credit Risk Management Controls
- Team Breakouts - Review of Sea Harvest, Inc. and Key Credit Risk Management Controls

Session 2

- Review Team Assignments and Deliverable
- Team Breakout Sessions
- Class Discussion and Team Reports - Review of Sea Harvest, Inc. and Key Credit Risk Management Controls
- CRE Key Observations – Don Buckless

Session 3

- Continued - Class Discussion and Team Reports - Review of Sea Harvest, Inc. and Key Credit Risk Management Controls
- FED Examination Process
- Commercial Bank Examination Manual
- CBEM Sections of Focus
- Team Break out assignments – Overall Goals for Team Discussions

Session 4

- Class Discussion and Team Reports – Material Loss Report
- Warning Signs & Weaknesses
- Asset Quality – Key Duties
- Asset Quality Ratios
- Conclusion & Next Steps
- Home Study Problem