Credit Portfolio Management Class – 2nd Year Class 2022 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

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