

# FFIEC

# Examiner Education

## 2018

### Course Catalogue

Second Edition – October 2, 2017



[www.ffiec.gov/exam](http://www.ffiec.gov/exam)

# 2018 Course Catalogue

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## **Overview**





## Introduction

This catalogue contains brief descriptions of the examiner training programs offered by the FFIEC Examiner Education Office. The FFIEC calendar is planned in response to requests received from the member agencies, and limited capacity exists to accommodate additional training requests received during the training year.

The FFIEC and each of its member agencies plan an annual training calendar in the summer to determine the type and frequency of courses to be offered during the following year. Federal and state regulatory agencies, as well as, other regulatory agencies are encouraged to forward estimates of their training needs in the spring and summer for the upcoming year. Each federal regulatory agency has a training contact that will assist in FFIEC course registration. The contacts are provided on the last page of this catalogue for your convenience.

Visit the Examiner Education Office at [www.ffiec.gov/exam](http://www.ffiec.gov/exam). This site contains the Course Catalogue, current calendar of course offerings, and FFIEC Information Technology Symposium and Fraud Symposium published white papers. The site also contains directions to the training center, information for guest speakers, and current staff.

## FFIEC Curriculum by Specialty Areas

### Credit Curriculum

#### Commercial & Industrial (C&I) Lending

Cash Flow Construction & Analysis from Federal Tax Returns (includes Global Cash Flow)

Advanced Commercial Credit Analysis

Advanced Cash Flow Concepts & Analysis: Beyond the Numbers

#### Real Estate Lending

Real Estate Appraisal Review Self-Study (formerly *Real Estate Appraisal Review Online Course*)

Real Estate Appraisal Review School

Commercial Real Estate Analysis for Financial Institution Examiners

Distressed Commercial Real Estate<sup>1</sup>

#### Specialty Lending

Agricultural Lending

### Capital Markets Curriculum

Capital Markets Conference

Capital Markets Specialists Conference

Interest Rate Risk Workshop

Structured Finance: Investment Analysis & Risk Management

### Operational Risk Curriculum

Payment Systems Risk Conference

Asset Management Forum

### International Curriculum

Basic International Banking Self-Study

International Banking School<sup>2</sup>

International Banking Conference

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<sup>1</sup> Commercial Real Estate Analysis for Financial Institution Examiners is a prerequisite for this course.

<sup>2</sup> Basic International Banking Self-Study or international bank examination experience is a prerequisite for this course.

### Fraud Curriculum

Fraud Identification Training Self-Study (formerly *Fraud Identification Training Online Course*)

Fundamentals of Fraud Workshop

Fraud Investigation Techniques for Examiners<sup>3</sup>

Financial Crimes Seminar

Fraud Investigations Symposium<sup>4</sup>

### Consumer Curriculum

Consumer Compliance Conference

### BSA/AML Curriculum

Anti-Money Laundering Workshop

Advanced Bank Secrecy Act/Anti-Money Laundering Specialists Conference

### Information Technology (IT) Curriculum

Information Technology Conference

Information Technology Symposium<sup>4</sup>

### Other Courses

Instructor Training School

Supervisory Updates & Emerging Issues for Community Financial Institutions

Supervisory Updates & Emerging Issues for Large, Complex Financial Institutions

Testifying School

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<sup>3</sup> Fundamentals of Fraud or equivalent training is a prerequisite for this course.

<sup>4</sup> FFIEC Symposiums are conducted as needed which is determined by senior level managers in the member agencies. Attendees are invited to attend FFIEC Symposiums and do NOT register independently.

## Continuing Education Credits

Several of the FFIEC courses are assessed and approved annually for continuing education credits.

In 2017, the Association of Certified Anti-Money Laundering Specialists (ACAMS) reviewed the course content and determined that attendees of the *Advanced BSA/AML Specialists Conference* can earn up to 13 Certified Anti-Money Laundering Specialists (CAMS) credits toward maintaining their certification.

The *Capital Markets Specialists Conference* and *Capital Markets Conference* are assessed annually for continuing education credits from the Chartered Financial Analyst (CFA) Institute. You will need to provide your membership number and the FFIEC staff will submit your name for credit. The conferences have also been approved for Continuing Professional Education (CPE) credit hours for 2017.

The Institute of Certified Bankers (ICB) is dedicated to promoting the highest standards of performance and ethics within the financial services industry. The 2017 session of the *Advanced BSA/AML Specialists Conference* has been approved for 17.5 CAFP, 17.5 CRCM credits. The 2017 session of the *Consumer Compliance Conference* has been approved for 17.5 CRCM credits. The 2017 session of the *Asset Management Forum* has been approved for 17 CCTS, 17 CRSP, 17 CSOP, 17 CTFA credits. This statement should not be viewed as an endorsement of this program or its sponsor. ICB Members must report these credits at [aba.csod.com](http://aba.csod.com).

Those participants who attend the *Information Technology (IT) Conference* and are seeking to maintain their CISA or CISM certification may self-report for continuing education credit. Refer to the ISACA website for qualifying educational activities and calculating continuing education hours.

Participants can receive Continuing Professional Education (CPE) credit hours in 2017, unless otherwise noted, for the following courses:

- Advanced Cash Flow Concepts and Analysis: Beyond the Numbers – 26 CPE for 2018
- Advanced Commercial Credit Analysis – 36 CPE for 2018
- Agricultural Lending – 35 CPE
- Capital Markets Conference – 27 CPE
- Capital Markets Specialists Conference – 23.5 CPE
- Cash Flow Construction & Analysis from Federal Tax Returns – 36.5 CPE for 2018
- Commercial Real Estate Analysis for Financial Institution Examiners – 31 CPE for 2018
- Distressed Commercial Real Estate – 39 CPE
- Financial Crimes Seminar – 26 CPE
- Fraud Investigation Techniques for Examiners\* – 39 CPE
- Fundamentals of Fraud\* – 32 CPE for 2018
- Interest Rate Risk Workshop – 21.5 CPE for 2018
- Real Estate Appraisal Review School – 39 CPE for 2018
- Structured Finance: Investment Analysis and Risk Management – 37 CPE
- Supervisory Updates & Emerging Issues for Large, Complex FIs – 26.5 CPE

Granting of CPE credit for FFIEC courses is approved through the Federal Deposit Insurance Corporation (FDIC), the program sponsor. The Federal Deposit Insurance Corporation is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: [www.NASBARegistry.org](http://www.NASBARegistry.org).

\*Fulfills the requirement for continuing education credits for Certified Fraud Examiners (CFE)



## Letter from the Manager

The Federal Financial Institutions Examination Council (FFIEC) was established pursuant to title X of Public Law 95-630, the Financial Institutions Regulatory and Interest Rate Control Act of 1978 (FIRA). The purpose of title X was to create an interagency body empowered to “prescribe uniform principles and standards for the federal examination of financial institutions...and make recommendations to promote uniformity in the supervision of these financial institutions.” As part of its mandate, the Council conducts training programs for federal and state financial institution examiners.

The goals of the training program are to (1) promote training efficiency by encouraging consistency of examiner education through joint sponsorship of interagency training; (2) develop, maintain and deliver timely, cost-effective and state-of-the-art interagency training; (3) serve as a clearinghouse of training opportunities offered by the member agencies; and (4) provide support to the initiatives of the Council and its task forces.

Since its inception in 1979, the Council has provided training for 119,000 participants. All programs are offered under the auspices of the Task Force on Examiner Education, whose principal members are officers of the Council-member agencies and a representative from the State Liaison Committee who oversee examiner training. Programs are expressly designed to meet the needs of post-commissioned examiners.

The training office (FFIEC EEO) relies primarily on the private sector for instructors. Bankers, attorneys, accountants and consultants bring outside expertise to the classroom. This provides a source of instructors to supplement those found in agency commissioning training. Staff members from participating agencies provide lectures on regulatory topics. The FFIEC EEO offerings are assessed annually to assure the examiners are kept up-to-date on various topics in a changing economic environment.

Since 1999, the FFIEC has continued to update the delivery of training or information via the “FFIEC InfoBase.” The FFIEC EEO in conjunction with the IT Subcommittee has continued to coordinate revisions of the FFIEC Information Technology Examination Handbook InfoBase. The FFIEC EEO in conjunction with the BSA Working Group has continued to update the online Bank Secrecy Act/Anti-Money Laundering Examination Manual InfoBase. All are available at [www.ffiec.gov/exam](http://www.ffiec.gov/exam).

FFIEC EEO has continued offering Alternative Delivery training along with its courses and conferences since the beginning of a relationship in 2002 with CSBS who supports two self-study training courses. A section in this catalogue outlines the current offerings.

In 2016, the FFIEC entered into a relationship with the Center for Learning Innovation at the Federal Reserve Bank of St. Louis to provide an alternative delivery program for FFIEC-sponsored Interagency webinars and calls. Events will be offered to agency staff or the industry entitled *Examiner Exchange* or *Industry Outreach*. Upcoming events will be announced through the FFIEC member agencies.

Karen K. Smith, Manager, Examiner Education

July 14, 2017

## General Information

### Who May Attend?

Programs are open to the staff of federal and state financial institution regulatory agencies. Staff members from other regulatory agencies will be accommodated if space is available. However, the Basic International Banking Self-Study is available to the public at cost.

### Registration

Agency employees who are interested in FFIEC training need to be registered through their respective agency's training headquarters. State financial institution regulatory staff should attempt to register through a Council-member agency (some provide partial financial sponsorship) or through their association of state supervisors. State bank examiners may also register directly with the FFIEC. Foreign applicants should look for registration in the FFIEC Member Agency Training Contacts page (last page of the catalogue).

It is suggested that state agencies submit their training requests no later than July 1 for the following calendar year. This will be helpful in planning the number of sessions for each program. Otherwise, availability may be limited.

### Tuition

Tuition for 2018 will vary by class size, amount of course materials, number of outside instructors, etc. and may vary from 2017 rates. The current tuition rates for non-member agency participants are available on the FFIEC web site: <http://www.ffiec.gov/exam/info.htm#Tuition>. The 2018 rates will be posted December 2017.

### Training Facility

The FFIEC leases offices, classrooms and auditoriums from the FDIC at the L. William Seidman Center, 3501 Fairfax Drive, Room B3030, Arlington, Virginia 22226-3550. Phone: (703) 516-5588, Fax: (703) 516-5487.

### Lodging

On a space available basis, participants can arrange hotel accommodations at the L. William Seidman Residence Facility, 1001 N. Monroe Street, Arlington, Virginia 22226-3500 adjacent to the training center; Phone: (703) 516-4630. Reservations should be made in accordance with your agency's policy on hotel reservations.

### Attendee Memo and Pre-Course Assignment Materials

The registering agency will send an Attendee Memo and pre-course assignment materials, if applicable, to each of its participants at least 6-8 weeks prior to the session date. The Attendee Memo will give the location and starting and ending times of the program and the pre-course materials will be embedded in the memo for most courses.

### Dress Code

The dress code agreed upon by the member agencies of the Council is "comfortable attire appropriate to a business environment." Blue jeans, shorts, and t-shirts are inappropriate. We suggest that you bring a sweater or jacket as the heating/air conditioning in the classrooms and auditoriums is hard to control.

### Course Prerequisites

Participants should meet all course or conference prerequisites as stated in the course description or Attendee Memo. When in doubt, call the registering agency's training headquarters or a Senior Program Administrator to determine eligibility. FFIEC Senior Program Administrators are listed on the next page.

## Senior Program Administrators and Course Listing

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### *Questions?*

For more information call, write or e-mail.

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*Advanced BSA/AML Specialists Conference*

*Advanced Cash Flow Concepts and Analysis:  
Beyond the Numbers*

*Advanced Commercial Credit Analysis*

*Agricultural Lending*

*Anti-Money Laundering (AML) Workshop*

*Asset Management Forum*

*Basic International Banking Self-Study*

*Capital Markets Conference*

*Capital Markets Specialists Conference*

*Cash Flow Construction & Analysis from  
Federal Tax Returns (includes Global Cash  
Flow Construction)*

*Commercial Real Estate Analysis for  
Financial Institution Examiners*

*Consumer Compliance Conference*

*Distressed Commercial Real Estate*

*Financial Crimes Seminar*

*Fraud Identification Training Self-Study  
(formerly Fraud Identification Training  
Online)*

*Fraud Investigation Techniques for  
Examiners*

*Fraud Investigation Symposium*

*Fundamentals of Fraud Workshop*

*Information Technology (IT) Conference*

*Information Technology (IT) Symposium*

*Instructor Training School*

*Interest Rate Risk Workshop*

*International Banking Conference*

*International Banking School*

*Payment Systems Risk Conference*

*Real Estate Appraisal Review Self-Study  
(formerly Real Estate Appraisal Review  
Online)*

*Real Estate Appraisal Review School*

*Structured Finance: Investment Analysis &  
Risk Management*

*Supervisory Updates & Emerging Issues for  
Community Financial Institutions*

*Supervisory Updates & Emerging Issues for  
Large, Complex Financial Institutions*

*Testifying School*

## **FFIEC Examiner Programs**



## **Advanced Bank Secrecy Act /Anti-Money Laundering (BSA/AML) Specialists Conference**

### **Summary**

The *Advanced BSA/AML Specialists Conference* is an annual event designed to provide continuing education to examiners with specialized BSA experience within the financial institution regulatory agencies. The content is focused on new or proposed guidance and regulations and BSA/AML compliance issues. The emphasis is on advanced BSA/AML topics and emerging supervisory issues related to higher risk institutions, products, services, customers, and geographical locations. The conference may offer concurrent sessions with topics of various levels of complexity to allow attendees to focus on their specific interests. Individual member agencies may host separate agency breakouts following the conference, if desired.

### **Objectives**

Upon completing this conference, attendees will have gained knowledge that will be immediately applicable to the risk assessment and supervision of BSA/AML compliance programs. Attendees will enhance their knowledge of BSA/AML compliance issues related to higher risk institutions, products, services, customers, and geographical locations.

After attending the conference, the participants should have a heightened awareness of

- regulatory guidance, regulations, and procedures in the BSA compliance supervision process
- sound practices in BSA/AML compliance programs for financial institutions of various levels of complexity
- how to identify money laundering and terrorist financing risks and other suspicious activity within a financial institution

### **Target Audience**

The conference is intended for commissioned examiners with specialized BSA experience (and for other BSA subject matter experts) within the financial institution regulatory agencies who supervise institutions that offer higher risk products or services, are located in high risk regions, or market to higher risk customers.

Those with responsibility for incorporating risk from these activities into overall supervisory plans and risk assessments for complex financial institutions also may benefit from the curriculum.

### **Prerequisites**

Individuals who attend this conference should have prior BSA/AML compliance examination training and relevant job experience.

### **Length**

The length of the *Advanced BSA/AML Specialists Conference* may vary, but is likely to be 2 ½ days. The event may be followed by separate regulatory agency breakouts. The normal conference day is 8 hours of lecture and discussions.

### **Topics**

The conference is designed to provide insight and information on current emerging issues related to BSA/AML compliance. It also provides information on changing regulatory guidance from the financial institution regulatory agencies, FinCEN, and OFAC. Therefore, the topics and speakers are refreshed annually. The program includes speakers from the financial industry, law enforcement, and regulatory agencies.

**CAMS**  
Certified  
Anti-Money  
Laundering  
Specialist®

## Advanced Cash Flow Concepts and Analysis: Beyond the Numbers

### Summary

*Advanced Cash Flow Concepts and Analysis: Beyond the Numbers* takes cash flow analysis skills to a deeper level. Course exercises are centered on actual case studies.

### Objectives

At the completion of the course, participants will be able to

- Discuss possible repayment sources for various loan types, including permanent working capital loans.
- Utilize cash flow construction techniques for efficient and effective on-the-job credit quality analysis.
- Review a company's financial statements to determine its sources and uses of cash and cash flow drivers.
- Construct cash flow statements using different cash flow measurement approaches.
- Construct cash flow ratios and determine effective use of cash flow ratio analysis.
- Determine the strengths and limitations of the uses and misuses of common cash flow measurements.
- Identify the appropriate cash flow measurement based on the borrower's business and loan purpose.
- Identify and evaluate primary and secondary repayment sources and detect potential problems with repayment ability.
- Discuss possible repayment sources for various loan types, including permanent working capital loans.
- Analyze debt capacity of a borrower and the borrower's ability to service debt from cash flows.
- Discuss cash flow sustainability and concerns in a fast growing company.
- Evaluate the basis and reasonableness of cash flow forecasts of a borrower.

### Target Audience

The course is intended for commissioned examiners at all tenure levels. Attendees should have a strong working knowledge of commercial loans and a solid understanding of cash flow derivation from related financial statements.

### Length

The course is 3½ days. It begins at 8:30 a.m. on Tuesday and ends on Friday at 12:00 noon. The normal class day is 8 hours.

### Pre-Course Study

FFIEC provides each agency training department the pre-course documents and Attendee Memo approximately 6 - 8 weeks prior to the session. The pre-course material is embedded within the Attendee Memo. The estimated time to complete the pre-course assignment is approximately 6 hours.

### Requirements

Participants must bring a calculator to class.

Note: This course complements *Advanced Commercial Credit Analysis* and *Cash Flow Construction and Analysis from Federal Tax Returns*; however, none of the courses are prerequisites for each other.



Approved for 2018: 26 Credit Hours

## Advanced Commercial Credit Analysis

### Summary

FFIEC's *Advanced Commercial Credit Analysis* (ACCA) course is offered to enhance the commercial credit analysis skills of commissioned financial institution examiners. The course focuses on intensive quantitative analysis that will allow examiners to effectively assess the credit risk of a commercial credit and determine an appropriate risk rating. The course includes lecture, interactive case studies and individual exercises to apply concepts introduced in the course.

Case studies include commercial loan examples such as manufacturing, distribution, and leverage lending. The content will NOT include real estate loan analysis.

### Objectives

At the completion of this course, participants will be able to

- Identify the purpose, source(s) of repayment, and legal obligor(s) of an existing commercial loan during the credit review process.
- Determine appropriate loan structure for maximizing borrower repayment in a variety of loan types that may include seasonal, permanent working capital, and term loans.
- Assess the credit risk of a borrower and of complex, commercial credit transactions and then determine appropriate mitigating factors such as the use of loan covenants.
- Identify signs of weakening repayment ability.
- Construct cash flow statements and calculate debt service coverage using a variety of industry standards.
- Analyze a borrower's financial statements to evaluate liquidity, leverage, equity, and overall debt capacity.
- Evaluate the borrower's revenue growth and earnings.
- Assess credit risk and describe the appropriate underwriting and capital structure of a leveraged buyout

transaction following interagency guidelines on leveraged lending.

### Target Audience

The course is intended for commissioned examiners who have experience reviewing Large, complex commercial loans. The attendee should have a solid foundation in the analysis of business financial statements, basic accounting, and the sources and uses of cash.

Examples of the target audience include examiners who participate on shared national credit examinations or who review a variety of commercial and industrial loans on a regular basis that want to strengthen their credit analysis skills.

### Length

The course is 4 ½ days. It begins on Monday at 8:30 a.m. and ends on Friday at 11:00 a.m. The normal class day is 8 hours.

### Pre-Course Study

This course requires all participants to complete pre-course readings and an assignment. Attendees are expected to submit the assignment to FFIEC in advance of the class. FFIEC provides each agency training department the pre-course documents and Attendee Memo approximately 6 - 8 weeks prior to the session. The pre-course material is embedded within the Attendee Memo. The estimated time to complete the pre-course readings and assignment is between 8 and 16 hours.

Note: This course complements *Advanced Cash Flow Concepts and Analysis: Beyond the Numbers* and *Cash Flow Construction and Analysis from Federal Tax Returns*; however, none of the courses are a prerequisite for each other.



Approved for 2018: 36 Credit Hours



# Agricultural Lending

## Summary

The *Agricultural Lending* class will provide an overview of current trends in agricultural sectors and enhance skills in analyzing agricultural credits. Interactive case studies will be used to assist examiners with analyzing agricultural credits, including cash flow, and identifying any risk to the financial institution.

## Objectives

Upon completing the class participants will be able to

- Identify the areas of risk and exposure for various types of agricultural loans that affect profitability, liquidity, and capital.
- Discuss concepts for proper structuring of agricultural loans to minimize risk to financial institutions.
- Analyze the cash flow from various agricultural borrowers to determine the borrowers' ability to repay.
- Analyze and assess certain current market conditions affecting various types of agricultural loans, such as vineyards, dairy, grain/corn, fruit, livestock, and more.
- Identify accounting implications affecting agricultural loans and underwriting practices.

## Target Audience

The *Agricultural Lending* class is intended for commissioned examiners who have a limited knowledge of agricultural loans.

## Length

The *Agricultural Lending* class is 4 days. The class usually begins on Monday at 1:00 p.m. and ends on Friday at 12:00 noon. The normal course day is 8 hours.

## Pre-Course Study

FFIEC provides each agency training department the pre-course documents and Attendee Memo approximately 6 - 8 weeks prior to the session. The pre-course material is embedded within the Attendee Memo. The estimated time to complete the pre-course readings and the pre-course assignment is between 4-6 hours.

## Requirements

Attendees should bring a calculator to class for case study work.



**Approved for 2017:  
35 Credit Hours**

## Anti-Money Laundering (AML) Workshop

### Summary

The *Anti-Money Laundering Workshop* is offered to examiners both as an agency-only school (OCC) and through the FFIEC as an interagency school. It was developed by the FFIEC member agencies utilizing the Bank Secrecy Act (BSA)/AML Examination Manual.

### Objectives

At the conclusion of the school, examiners should be able to

- Recognize potential money laundering risks confronting financial institutions.
- Assess the adequacy of financial institution policies, procedures, and processes in complying with BSA/AML Examination Procedures and Programs.
- Discuss current trends significant to AML.

### Target Audience

The *Anti-Money Laundering Workshop* is designed for participants with examination knowledge of the Bank Secrecy Act and regulations and some experience in reviewing a financial institution's BSA program for compliance using the BSA/AML Examination Manual. A minimum requirement is to be familiar with AML examination procedures. However experienced subject matter experts should **not** attend.

### Length

The 3 ½ day classroom portion includes lecture and interactive case studies. It begins on Tuesday at 9:00 a.m. and ends Friday at 12:00 noon. The normal class day is 8 hours.

### Pre-Course Study

FFIEC provides each agency training department the pre-course documents and Attendee Memo approximately 6 - 8 weeks prior to the session. The pre-course material is embedded within the Attendee Memo. The estimated time to review the pre-course material is 2 hours.

### Topics

The course is a mix of agency specialist instruction, interactive case studies, and guest speaker lectures. The course provides a basic knowledge of the following topics related to BSA and AML compliance:

- examination procedures, including scoping and planning and risk assessments
- customer identification program and due diligence
- electronic funds transfer
- nonbank financial institutions, including money services businesses (MSBs)
- correspondent banking
- higher risk customers
- Suspicious Activity Reports (SARs)
- monitoring and reporting processes
- requirements of the Office of Foreign Asset Control (OFAC)
- Financial Crimes Enforcement Network (FinCEN) overview
- terrorist financing overview by the Federal Bureau of Investigation

## Asset Management Forum

### Summary

The *Asset Management Forum* is an annual event for examiners responsible for the supervision of trust and asset management activities. It is designed to provide insight and information relating to developments in this industry. A major emphasis is on existing and emerging risks. This forum includes such diverse topics as legislative and other regulatory changes, technological advances, new product and service developments, and operational controls and audits.

Portions of the forum may be divided into concurrent sessions in order to allow attendees to focus on their specific interests. Industry experts deliver most of the presentations, while some topics are covered by senior regulatory staff involved in trust and asset management functions.

### Objectives

After attending this forum, you will be more knowledgeable of industry developments that will enhance your ability to conduct examinations and risk assessments of trust and asset management activities.

### Target Audience

The forum is intended for trust and asset management examiners with a good working

knowledge of the industry and the applicable supervisory processes. Examiners with responsibility for incorporating risk from these activities into overall supervisory plans and risk assessments for institutions would also benefit from the curriculum.

### Length

The length of the *Asset Management Forum* varies, but is typically between 2 ½ to 3 days. The event may be followed by individual agency sessions. The normal conference day is 8 hours of lecture and discussions.

### Topics

The forum is designed to provide insight and information on current and emerging issues. Topics vary from year to year and are based on the feedback from prior participants, regulatory changes, and suggestions from an interagency subject matter expert development group.

The 2017 session of the *Asset Management Forum* has been approved for 17 CCTS, 17 CRSP, 17 CSOP, 17 CTFA credits. This statement should not be viewed as an endorsement of this program or its sponsor. ICB Members must report these credits at [aba.csod.com](http://aba.csod.com).

## Capital Markets Conference

### Summary

The *Capital Markets Conference* is an intermediate level course focusing on the understanding and risks associated with capital markets activities prevalent in regulated financial institutions. The content may include the following topics:

- a global economic outlook in capital markets
- financial institution investment strategies
- fundamentals of derivatives and securitizations
- liquidity risk management
- interest rate risk management
- effective tools for asset and liability management
- guidance on new relevant accounting or regulatory standards

These are high level topics that are offered on a consistent basis. Updates are made to the content, based on current economic conditions, financial trends, and relevant supervisory priorities or changes.

### Objectives

At the completion of the course, a participant should be able to

- Identify the characteristics, uses, and risks of common capital markets activities in regulated financial institutions.
- Assess a financial institution's earnings and market risk exposure to interest rate risk positions.
- Apply relevant regulatory and accounting guidance during capital markets related examinations.
- Evaluate a financial institution's management of liquidity risk.
- Assess the effectiveness of a financial institution's asset/liability management function.

### Target Audience

The *Capital Markets Conference* is intended for those examiners who are seeking to enhance their knowledge of capital markets activities beyond the commissioning training level and who integrate the risks inherent in capital markets activities into the overall risk profile of an institution during an examination or review of a financial institution. Examiners, examiners-in-charge, and review examiners who need to develop greater familiarity with capital markets activities, products, and risks are examples of the intended audience for this conference. Participants should have basic skills in evaluating asset/liability management techniques. Capital markets specialists and examiners who have extensive advanced capital markets training and experience should **not** attend this conference.

### Length

The *Capital Markets Conference* is 3 ½ days. It typically begins on Monday at 9:00 a.m. and ends on Thursday at 12:00 noon. The normal conference day is 8 hours of lectures and discussions.

### Continuing Education Credits

The Capital Markets Conference is assessed annually for continuing education credits from the CFA Institute.



**Approved for 2017:  
27 Credit Hours**

## Capital Markets Specialists Conference

### Summary

The *Capital Markets Specialists Conference* is an annual event designed to provide those examiners who primarily review and assess the risks of capital markets activities and liquidity management during an examination with insight and information relating to new products, risk management practices, emerging risks, and supervisory updates in this area.

The conference includes general session topics that are tailored to all capital markets specialists and concurrent session topics that provide participants with options to select the content most relevant to the type of financial institutions commonly examined.

The content is delivered by a mix of industry experts and senior supervisory staff from the FFIEC member agencies.

### Objectives

After attending this conference, a participant should be able to

- Apply current regulatory changes and supervisory guidance/issuances relevant to capital markets activities and liquidity risk management during an examination.
- Identify risks in complex financial instruments and assess the methods used to evaluate and monitor the risks.
- Assess common and emerging interest rate risk, liquidity risk, and overall asset/liability management practices.

### Target Audience

The *Capital Markets Specialists Conference* is intended for those examiners who specialize in capital markets examination activities at financial institutions and routinely assess the inherent risks in conjunction with the overall risk profile of an institution during an examination or review of the institution. Capital Markets Specialists and Review Examiners that review complex capital market products, risks, and issues are examples of the intended audience for this conference.

### Length

The length of the *Capital Markets Specialists Conference* varies, but is typically 2 ½ days. The event may be followed by separate agency breakouts organized by the respective agency. The normal conference day is 8 hours of lecture and discussions.

### Topics

Topics vary from year to year and are determined by member agency capital markets specialists based on supervision priorities and changes in the financial industry.

### Continuing Education Credits

The Capital Markets Specialist Conference is assessed annually for continuing education credits from the CFA Institute.



**Approved for 2017: 23.5 Credit Hours**

## **Cash Flow Construction and Analysis from Federal Tax Returns (includes Global Cash Flow Construction)**

### **Summary**

*Cash Flow Construction and Analysis from Federal Tax Returns* enables examiners to use federal tax returns to generate an accurate cash flow statement for an individual or business entity, to defend the cash flow statement construction, and to use the results in the credit analysis process. In addition, examiners will construct and analyze global cash flow.

The purpose of the course is to use tax returns and financial statements to help estimate a business's or individual's ability to service debt. (Examiners will find the cash flow concepts and worksheets helpful in assessing the level of credit risk and the likelihood of debt repayment ability.)

### **Objectives**

At the completion of this course, participants will be able to

- Analyze business and individual financial statements to evaluate resources available to service debt.
- Estimate and analyze cash flows from business and individual tax returns and financial statements.
- Explain how cash flows among and between related companies with common ownership.
- Identify potential pressures on future cash flows and debt service capabilities on related companies with common ownership.
- Discuss tax fundamentals including
  - how taxes influence cash flow
  - how taxes influence the customer's operations
  - information available from customer tax returns

- Identify documents (financial statements, and tax returns from individuals and businesses – including Schedule K-1) needed to conduct a global cash flow analysis.
- Construct and analyze global cash flow for related entities through the use of a case study illustrating cash flow movements between related companies and their common owners.

### **Target Audience**

The course is intended for seasoned examiners who regularly review commercial credits.

### **Length**

The course is 4 ½ days. It begins on Monday at 8:30 a.m. and ends Friday at 12:00 noon. The normal class day is 8 hours.

### **Pre-Course Study**

FFIEC provides each agency training department the pre-course documents and Attendee Memo approximately 6 - 8 weeks prior to the session. The pre-course material is embedded within the Attendee Memo. The estimated time to complete the assignment is approximately 4-6 hours.

### **Requirements**

Attendees must bring a calculator to class.

Note: This course complements *Advanced Cash Flow Concepts and Analysis: Beyond the Numbers* and *Advanced Commercial Credit Analysis*; however, none of the courses are prerequisites for each other.



**Approved for 2018: 36.5 Credit Hours**

# Commercial Real Estate Analysis for Financial Institution Examiners

## Summary

*Commercial Real Estate Analysis for Financial Institution Examiners* provides in – depth analysis of risk in real estate lending. The course focus includes builder-developer and investor real estate credits, including lot development, residential construction, retail, multi-family, industrial, medical buildings, condo conversions, storage facilities, and office buildings. Emphasis includes various market characteristics, risks often missed by lenders, special issues related to the real estate cycle, proper loan structuring, and collateral evaluation. The class instruction is interactive and based on a facilitation style of teaching centered around case studies and exercises based on actual scenarios.

## Objectives

At the completion of this course, participants will be able to

- Describe the various Commercial Real Estate (CRE) market sector characteristics and identify the risks of lending in those markets.
- Discuss concepts for the proper structure of CRE loans to minimize risk to lenders.
- Identify effective CRE credit risk management practices that lenders should consider to minimize risk through the term of the loan.
- Effectively analyze and rate a CRE credit by assessing the ability of the borrower to repay the loan under the current loan structure and economic scenario.
- Apply real estate math concepts to assess the strength of the identified repayment source and validate the appraised value of the collateral.
- Assess CRE market conditions or trends using qualitative factors introduced in the course.

## Target Audience

The course is intended for seasoned commissioned examiners at all tenure levels. Attendees should have a working knowledge of commercial real estate loans and risk management processes.

## Length

The course is 4 ½ days. It begins on Monday at 8:30 a.m. and ends Friday at 12:00 noon. The normal class day is 8 hours.

## Pre-Course Study

FFIEC provides each agency training department the pre-course documents and Attendee Memo approximately 6 - 8 weeks prior to the session. The pre-course material is embedded within the Attendee Memo. The estimated time to complete the pre-course assignment is approximately 6 hours.

## Requirements

Attendees will need to bring a calculator to class.

Note: This course is a prerequisite to *Distressed Commercial Real Estate*.



**Approved for 2018: 31 Credit Hours**

## Consumer Compliance Conference

### Summary

FFIEC's *Consumer Compliance Conference* is an event that is designed to provide continuing education to examiners with consumer compliance supervision examination experience and responsibilities. The content is focused on emerging issues and higher level discussions of consumer compliance topics and associated risks.

### Objectives

Upon completing this conference, attendees will have gained knowledge that will be immediately applicable to the supervision and examination of financial institutions' consumer compliance programs. After attending the conference participants will be able to

- Discuss new or changing regulations, guidance and procedures in the consumer compliance supervision process.
- Discuss emerging consumer compliance supervision issues.
- Identify and assess consumer compliance risks in regulated institutions.
- Describe best practices in consumer compliance management programs for financial institutions of various levels of complexity.

### Target Audience

The conference is intended for examiners with consumer compliance supervision and examination experience and responsibilities within the FFIEC member agencies.

Those persons with responsibility for assessing risk from financial institution activities that have consumer compliance implications and incorporating the assessment into overall supervisory plans and risk assessments of complex financial institutions may also benefit from the curriculum.

### Length

The length of the *Consumer Compliance Conference* is likely to be 2 ½ days, but can vary in length. The event may be followed by separate agency-specific breakouts. The normal conference day is 8 hours of lecture and discussions.

### Topics

The program may include speakers from the regulatory agencies, law enforcement and the financial services industry. The agenda is regularly refreshed and specific topics vary from year to year based on supervision priorities, new regulations or guidance, and industry changes. Recent programs have addressed the following topics: mortgage servicing issues; unfair, and deceptive acts or practices; fair lending issues; and consumer compliance risk management.

The Institute of Certified Bankers (ICB), a subsidiary of the American Bankers Association, is dedicated to promoting the highest standards of performance and ethics within the financial services industry. The 2017 session of the Consumer Compliance Conference has been approved for 17.5 CRCM credits. This statement should not be viewed as an endorsement of this program or its sponsor. The program will be submitted for CRCM credit review on a session-by-session basis.



## Distressed Commercial Real Estate

### Summary

The *Distressed Commercial Real Estate* course is designed to assist examiners with evaluating distressed commercial real estate. The goal is to equip examiners with the knowledge needed to assess the financial institution's method for reviewing appraisals, management's approach to grading and loan workout practices, and impacts on capital.

Work groups will examine case study scenarios and provide their solutions or suggestions for resolution based upon the given circumstances.

Classroom methods will include lecture, work group sessions and individual problem solving.

### Objectives

- Demonstrate how an examiner could formulate a revised current value estimate.
- Validate a prior appraisal report using current market data.
- Identify the impact on the value if the highest and best use of the project has changed.
- Assess if a lending institution is utilizing an appropriate engagement letter and scope for the type of transaction.
- Determine the information needed from an institution for the examiner to effectively review a project appraisal.
- Validate the capitalization rate applied in an existing appraisal.
- Utilize models to perform valuation and cash flow scenarios.
- Identify lease clauses that could affect future cash flow.
- Evaluate the lender with respect to workout strategies for loan and portfolio as a whole.
- Consideration of a range of workout strategies.
- Analyze the project income in support of the loan and the workout strategy.
- Evaluate global cash flow concepts, setting forth expected standards including verification of financial condition.

- Evaluate the lender's internal grading of distressed commercial real estate loans.
- Monitor ongoing underwriting standards for CRE credits with focus on troubled credits.
- Identify standards of soundness in CRE lending throughout the cycle.
- Assessing Other Real Estate Owned from a safety and soundness prospective.
- Determine TDR status.
- Identify prompt and appropriate accrual status/ impairment calculations.

### Target Audience

This course is intended for seasoned examiners with an extensive background in reviewing and analyzing Commercial Real Estate.

### Prerequisites

Prior to attending this course attendees are required to complete the *FFIEC Commercial Real Estate Analysis for Financial Institution Examiners* (CRE). *Distressed Commercial Real Estate* (DCRE) will build on material covered in CRE along with new concepts specific to DCRE.

### Length

The course is 4 ½ days. It begins on Monday at 8:30 a.m. and ends Friday at 12:00 noon. The normal class day is 8 hours.

### Pre-Course Study

FFIEC provides each agency training department the pre-course documents and Attendee Memo approximately 6 - 8 weeks prior to the session. The pre-course material is embedded within the Attendee Memo. The estimated time to complete the pre-course assignment is approximately 4 to 6 hours.

### Requirements

Attendees must bring a calculator to class.



Approved for 2017: 39 Credit Hours

## Financial Crimes Seminar

### Summary

The *Financial Crimes Seminar* provides commissioned examiners with a broad range of topics on fraudulent schemes and insider abuses. This seminar is not intended to teach techniques for detecting fraud.

### Objectives

After attending the seminar, participants should have a heightened awareness of

- current trends and financial crimes impacting financial institutions
- potential insider abuse
- examiner insights to uncovering fraud

### Target Audience

Each participant should be a commissioned safety and soundness examiner. It is recommended that you do not take this course more than once in a three-year period.

### Length

The *Financial Crimes Seminar* is a 3 ½ day conference. It begins on Monday at 9:00 a.m. and ends on Thursday at 12:00 noon. The normal conference day is 8 hours of lecture and discussions.

### Topics

The seminar is designed to provide insight and information on a variety of current and emerging financial crime related topics. Presenters may include staff from the FBI, the SEC, FinCEN, the Department of Justice, various regulatory agencies, industry specialists, accountants, and attorneys. Topics vary from year to year based on feedback from prior participants, needs expressed by examiners, industry and regulatory changes, and discussions with an interagency development group.



**Approved for 2017:  
26 Credit Hours**

## Fraud Investigations Symposium (as needed)

### Summary

*Fraud Investigations Symposium* provides a forum for fraud detection specialists to discuss important fraud detection issues and develop guidance for financial institution examiners.

The Symposium will be held on an **as-needed basis** as determined by the Task Force on Examiner Education. A different topic will be selected for each session. Topics will be decided by the FFIEC Task Force on Examiner Education in consultation with their respective agency subject matter experts or supervisors.

This program differs from other FFIEC courses in that it is not a training session.

### Objectives

The objectives of the symposium are to increase awareness of the topic discussed; provide tools for examiners to use in the field to aid in their understanding, identification, and detection of the subject; and provide guidance on the best practices to avoid losses resulting from fraud.

A participant should also gain increased working knowledge of topic-related fraud schemes and investigation and documentation methods.

### Target Audience

The *Fraud Investigations Symposium* is attended by examiners who are or have been involved in fraud examination or a subject matter expert in a field related to the topic. Participants are selected by the member agencies and are not registered through open enrollment.

### Prerequisites

Participants should have an active interest in discussing and developing recommendations for the selected topic.

Participants will be required to do research on the topic prior to the two-week on-site symposium. The time devoted to research will vary. A significant portion of the two weeks will be devoted to developing a written product. It is recommended that participants have strong writing skills.

### Length

The on-site portion of the *Symposium* is 10 days. Each participant is expected to stay the entire time. Two to three days of the first week will consist of outside speakers laying the foundation for the topic and establishing a plan. The end of the first week and all of the second week will be devoted to writing with the expectation that the content will be completed at the end of the second week. The writing group may continue to work on the completion of the written product after the symposium ends. The completion process may last 3 to 6 months before final approval.

In 2010, the EEO released a White Paper entitled *The Detection and Deterrence of Mortgage Fraud Against Financial Institutions: A White Paper*. The White Paper developed from the 2003 Symposium, entitled *The Detection, Investigation and Deterrence of Mortgage Fraud Involving Third Parties: A White Paper,*” and the 2002 White Paper, entitled *The Detection, Investigation, and Prevention of Insider Loan Fraud: A White Paper*, are available in the FFIEC Website at <http://www.ffiec.gov/exam/>.

# Fraud Investigation Techniques for Examiners

## Summary

The *Fraud Investigation Techniques for Examiners* course provides intensive exposure for examiners with fraud examination background to enhance their skills in interviewing, documenting, tracing, and managing fraud-related cases. The number of participants per session is limited.

A complex case study will comprise the bulk of the instruction. The class facilitators consist of senior examiners with fraud investigation experience, supplemented by guest speaker presentations.

## Objectives

At the completion of the course, participants will have developed their skills in the following areas:

- fraud and suspicious activity detection
- interviewing
- documentation and organization
- tracing activity and investigation techniques

## Target Audience

The *Fraud Investigation Techniques for Examiners* course is suitable for commissioned safety and soundness examiners who have a fraud investigation background or others who are involved in investigations.

## Prerequisites

Participants should have been involved in an investigation prior to taking this course. Examiners are required to take either *Fundamentals of Fraud*, the *Fraud Identification Training Self-Study*, the *FDIC Fraud Simulation* (available to FDIC examiners), or a similar course with a concentration on tracing skills. This prerequisite may be waived if the participant can demonstrate significant fraud investigation experience as an examiner or investigator. The experience should be specific to transaction testing and funds tracing.

## Length

The *Fraud Investigation Techniques for Examiners* course is 4 days. It begins on Monday at 1:00 p.m. and ends on Friday at 12:00 noon. The normal class day is 8 hours.

## Pre-Course Study

Participants will be required to review case study documents prior to their attendance, which will prepare the student to actively participate in the interactive case study conducted throughout the course. FFIEC provides each agency training department the pre-course documents and Attendee Memo approximately 6 - 8 weeks prior to the session. The pre-course material is embedded within the Attendee Memo. The estimated time to review the pre-course is 3 hours.



Approved for 2017: 39 Credit Hour

# Fundamentals of Fraud Workshop

## Summary

The *Fundamentals of Fraud* course is designed to enhance participants' fraud knowledge, analytical skills, and ability to assess operational risk. The course is divided into five modules and centers on a case study involving a one-week, on-site examination of a mythical financial institution. Each module begins with PowerPoint presentations that introduce participants to basic fraud concepts, techniques for detecting fraud, and other knowledge required for completing the case study.

## Course Content

For the case study, participants are assigned to small breakout groups to practice skills that lead to the discovery of fraud at a financial institution. In these groups, participants analyze documents and records from the financial institution, note their observations, and identify actions that should be taken next to determine if fraud exists. Each breakout group session builds on information from prior sessions and walks participants through steps necessary to determine the true nature of various transactions and accounts. Groups present their observations and recommended actions following each skills practice session.

Each module concludes with a short video of examiners conducting the on-site financial institution examination. Examiners are shown reviewing and discussing the same documents participants reviewed in their breakout groups as well as identifying documents that will be reviewed in the next module. Additionally, the videos introduce new information relevant to uncovering fraud and resolve information that is not practical to address in the case study.

## Objectives

At the end of the course, participants will be able to

- Describe the basic types of fraud.
- Identify fraudulent activities.
- Research transactions and trace funds.
- Identify red flags to the fraud types uncovered in the class.
- Identify and manage documents.
- Explain the requirements for filing Suspicious Activity Reports (SARs).
- Explain the effects of fraud on a financial institution's risk profile.

## Target Audience

The Fundamentals of Fraud Workshop is intended for safety and soundness examiners with a minimum of 18 months examination experience with a need for skills in transaction testing and funds tracing. Experienced examiners should **not** attend.

This course establishes a good foundation and should be considered prior to requesting enrollment in the Fraud Investigation Techniques for Examiners course.

## Length

The length of the *Fundamentals of Fraud Workshop* is 4 days. It begins at on Monday at 1:00 p.m. and ends on Friday at 12:00 noon.

## Pre-Course Study

FFIEC provides each agency training department the pre-course documents and Attendee Memo approximately 6 - 8 weeks prior to the session. The pre-course material is embedded within the Attendee Memo. The estimated time to complete the assignment is approximately 2 hours.



Approved for 2018: 32 Credit Hours

## Information Technology (IT) Conference

### Summary

The *Information Technology (IT) Conference* is designed to update financial institution examiners on current and prospective developments in the area of IT, systems controls, and security. Speakers for this program are nationally recognized industry leaders and, occasionally, senior staff members from regulatory agencies.

### Objectives

At the completion of the course, a participant should be able to

- Identify the risks, advantages, and disadvantages of emerging technologies.
- Assess the risks inherent in leading-edge financial institution and data processor hardware and software, including security issues.
- Evaluate effective risk management of current trends in IT operations, data security and cybersecurity in a financial institution.

### Target Audience

The *Information Technology Conference* is directed at IT examiners and safety and soundness examiners with IT examination responsibility as identified by each agency.

### Length

The *Information Technology Conference* length may vary, but is likely to be 3 days. The event may be followed by separate regulatory agency breakouts organized by the respective agency. The normal conference day is 8 hours of lecture and discussions.

### Topics

The conference is designed to provide insight and information on current and emerging IT issues. Therefore, the topics and speakers are refreshed annually.

### Continuing Education Credits

Participants who are seeking to maintain their CISA or CISM certification may self-report for continuing education credit. Refer to the ISACA website for qualifying educational activities and calculating continuing education hours.

## Information Technology (IT) Symposium (as needed)

### Summary

The *Information Technology Symposium* provides a forum for senior IT examiners to discuss significant, current, or emerging issues related to information technology, with consult from external subject matter experts, and to develop recommendations for institutions, service providers, and/or examiners to address those issues.

The responsibility for organizing and conducting the symposium rotates among each of the FFIEC agencies. The Information Technology Subcommittee of the FFIEC Task Force on Supervision (IT Subcommittee) selects the theme for the session based upon topics suggested by all of the agencies. Once the theme is selected, outside experts may be invited to lead discussions or serve as resources.

This program differs from other FFIEC courses in that it is not a training session. The Symposium is conducted on an as-needed basis.

### Objectives

The objectives of the symposium are to assess the supervisory concerns that the selected topic poses to regulated financial institutions and to identify and evaluate controls and other means to mitigate those concerns. The analysis and other information resulting from the first week of the symposium will be used by participants to develop a recommendation for the IT Subcommittee to consider changes to the supervisory or examination processes relating to the symposium topic or issuing a white paper, policy statement, or guidance.

### Participant Profile and Requirements

The *Information Technology Symposium* is attended by participants that possess a strong technical background related to the topic selected for the symposium. The participants are selected by the IT Subcommittee and are not registered through open enrollment. Participants may be asked to review related articles and other material prior to the symposium. A significant portion of the

symposium will be devoted to developing and drafting a proposal to be presented to the IT Subcommittee. Therefore, participants should have an active interest in discussing and developing IT-related policy and/or examination guidance and tools. Participants may be asked to lead discussion groups and to outline or draft policy recommendations for the IT Subcommittee.

### Length

The *Information Technology Symposium* begins on Monday at 1:00 p.m. and ends on Friday at 12:00 noon. Some participants may be required to stay a second week, per their agencies' instructions, to review materials presented during the first week, determine if there will be a written product, and if applicable, assist in the development of the agreed upon product.

- The information from the 2013 Symposium, "Strengthening the Resilience of Outsourced Technology Services" was released in 2015 in the FFIEC IT Examination Business Continuity Planning Booklet under Appendix J.
- The information from the 2010 Symposium, "Managed Security Services" was released in 2012, in the FFIEC IT Examination Outsourcing Booklet under Appendix D.
- The information from the 2007 Symposium, "Remote Deposit Capture" was released in January 2009 as FFIEC guidance.
- The information from the 2005 Symposium, "Authentication in an Internet Banking Environment" was released October 2005 as FFIEC guidance.
- The information from the 2004 Symposium, "Risk Management of Free and Open Source Software" was released October 2004 as FFIEC guidance.
- The information from the 2003 Symposium, "New Developments in Data Center Operations" was used to update the FFIEC IT Examination Handbook.

# Instructor Training School

## Summary

The *Instructor Training School* is designed to equip an instructor with fundamental teaching skills. Some topics covered include basic instruction and facilitation techniques, questioning techniques, as well as uses of visual aids.

During class participants prepare, deliver, and evaluate the following types of classroom training

- 5-minute lecture
- 15-minute lecture with questions and visual aids, parts of which will be visually recorded
- 15-20 minute group facilitation

While time is provided during class to prepare for the practice instructions, some additional work will likely be required outside of class. Students should bring their laptop computers for use in completing the preparation.

## Objectives

Participants will be able to

- Use two principles of instruction, differentiate the needs of the instructor and the learner, and identify learning styles and other factors that can affect learning.
- Develop a lesson plan, write learning objectives, and prepare a classroom.
- Identify types of questions, use various questioning techniques, and identify techniques for handling student questions and comments in oral presentations.
- Use effective presentation techniques and foster group dynamics and promote participation.
- Apply the principles of classroom management and recognize the different learning needs of a diverse class.

## Target Audience

*Instructor Training School* is intended for those who have been selected to teach in agency or FFIEC courses. The course would also be beneficial for those who are creating internal and external ad hoc training sessions. Priority of attendance will be determined by the individual agency's training department.

## Length

The *Instructor Training School* is a 4 ½ day course involving extensive class participation. It begins on Monday at 8:30 a.m. and ends on Friday at 12:00 noon. The normal class day is 8 hours of class activities, including the practice instructions by the participants.

## Pre-Course Study

Each participant is required to bring resource materials that can be used as a basis for three class practice instructions. These practice instructions should be on the same topic. Each participant is strongly encouraged to use a lesson plan or materials from the course the participant is scheduled to teach. If no lesson plan is available, the participant should bring materials on a familiar topic to develop and present during the school. No lesson plans or research facilities are provided for participant presentations.

## Post-Course Assignment

In order to reinforce new skills, the participant should be assigned to teach as soon as possible after completing this course.



# Interest Rate Risk Workshop

## Summary

The *Interest Rate Risk Workshop* is an intermediate-level course focusing on the inherent interest rate risk common in financial institution activities and the methods available to those institutions to identify, measure, monitor, and manage interest rate risk. The workshop will focus on examples relevant to community and mid-size financial institutions. Complex strategies to manage interest rate risk that would be relevant to large, complex financial institutions will only be discussed at an introductory level.

The workshop is designed to include lecture and interactive activities. The course will offer an opportunity to apply concepts introduced in the lectures by interactive discussions, completing exercises and participating in a capstone case study. The interactive portion of the course will be a mix of individual and group activities.

## Objectives

At the completion of the course, a participant should be able to

- Identify the various types of interest rate risk.
- Assess balance sheet composition and how that translates into interest rate risk.
- Identify common modeling methods used by community and mid-size financial institutions.
- Evaluate the effectiveness of the financial institution's assumptions and oversight of the interest rate risk process.
- Interpret interest rate risk measurement model results to determine risk profile, exposures, model risk governance, and risk management strategy.
- Apply relevant regulatory guidance during examinations.
- Utilize resources that provide current events and other information in assessing the potential interest rate environment impact on a financial institution's earnings and capital.
- Determine and support the Sensitivity to Market Risk (S) component of the CAMELS rating.

## Target Audience

The *Interest Rate Risk Workshop* is intended for community and mid-size financial institution examiners seeking to refresh knowledge of current methods used to identify, measure, monitor and manage interest rate risk exposure and additional practice assessing the interest rate risk management within a regulated financial institution.

Attendees should have a fundamental knowledge of capital markets activities common in community and mid-size financial institutions and interest rate risk assessment within these financial institutions. Capital markets specialists and examiners who have extensive advanced capital markets training and experience are **not** considered the target audience for this workshop and should not attend.

## Length

The *Interest Rate Risk Workshop* is 3 days in length. The course begins on Monday at 1:00 p.m. and ends on Thursday no later than 12:00 noon. The normal class day is 8 hours.

## Pre-Course Study

FFIEC provides each agency training department the pre-course documents and Attendee Memo approximately 6 - 8 weeks prior to the session. The pre-course material is embedded within the Attendee Memo. The estimated time to review the pre-course material is approximately 2 to 4 hours.



**Approved for 2018: 21.5 Credit Hours**

## International Banking Conference

### Summary

The *International Banking Conference* offers updates to participants on the latest developments in international banking activities, regulatory policies, and supervisory priorities. Current global issues that impact the international banking community may also be included.

### Objectives

Upon completion of the conference, attendees should be able to

- Apply knowledge of current international economic conditions and their impact on U.S. financial institutions and U.S. operations of Foreign Banking Organizations (FBOs) in the examination process and the authorization of cross-border banking activities.
- Respond to regulatory or supervisory changes in the international banking community, both U.S. and foreign.
- Demonstrate awareness of most current international banking policies that may affect U.S. banks and U.S. operations of FBOs.
- Identify current and emerging issues in international operations of U.S. financial institutions and U.S. operations of FBOs.

### Target Audience

The target audience includes examiners and analysts involved in the regulation, supervision and oversight of U.S. financial institutions with international activities and/or operations regardless of asset size and U.S. operations of FBOs. The conference may also be useful for attorneys, advisors, and policy analysts involved with global financial institutions or global regulatory initiatives.

### Length

The *International Banking Conference* length may vary but is usually 2 ½ days. It typically begins on Tuesday at 9:00 a.m. and ends on Thursday at 12:00 noon. The normal conference day is 8 hours of lecture and discussions.

### Topics

Content is updated annually and determined by an interagency development group based on current events, supervisory and regulatory priorities, and changes in international standards, regulations or supervisory guidance.

# International Banking School

## Summary

The *International Banking School* is designed to enhance the participants' knowledge of international banking activities and global supervision standards in order to improve examination skills required in supervising U.S. operations of foreign banking organizations or U.S. financial institutions involved in international banking activities. The course is facilitated and taught by agency specialists, market practitioners, and academics who provide a variety of perspectives on the topics discussed in the course.

## Objectives

At the completion of the course, a participant will be able to

- Identify key global organizations and their influence on international banking.
- Apply current regulatory and market standards specific to examining and supervising U.S. operations of foreign banking organizations or U.S. financial institutions involved in international banking activities.
- Analyze the major forces driving structural changes in international financial markets and the impact of these changes on the banking community.
- Define country macroeconomic and financial risks and identify how they may impact the soundness of a global financial institution.
- Discuss major components of Basel II and III and its influence on international financial markets and global supervision
- Identify significant issues in the major global and emerging markets that may impact the soundness of U.S. regulated financial institutions.
- Recognize global loan underwriting inherent risks in the international market

and mitigating prudent underwriting standards and risk management.

- Evaluate trade finance activity and risk management in a global financial institution.
- Define foreign exchange (FX) risk, determine factors that influence exchange rates, and identify the mechanics in the FX spot trade market.
- Recognize the operational risk in the clearing or settlement process for the various derivative transactions and industry compliance with new regulatory requirements.

## Target Audience

The *International Banking School* is a specialized course not intended for all examiners. Rather, it is designed for commissioned examiners who have supervisory responsibilities for U.S. financial institutions involved in international activities and/or U.S. operations of foreign banking organizations. **This course is considered inappropriate for those who do not have international supervisory responsibilities.**

## Prerequisites

Examiners who have limited international banking experience are required to complete the FFIEC *Basic International Banking Self-Study* course prior to attending this course. This prerequisite may be waived if the participant can demonstrate significant international banking experience either as an examiner or banker.

## Length

The *International Banking School* is a 4 ½ day course. It begins on Monday at 8:30 a.m. and ends on Friday at 12:00 noon. The normal class day is 8 hours.

## Payment Systems Risk Conference

### Summary

The *Payment Systems Risk Conference* offers an overview of wholesale and retail payment systems and identifies associated risks. The conference provides examiners knowledge that may be incorporated into the supervisory process. The conference also includes insight into emerging payment processes and technology and their impact on the financial industry.

### Objectives

After attending the conference, participants will be able to

- Identify and discuss current and emerging risks to payment systems and the impact on the financial industry.
- Apply regulatory guidance and industry standards to the assessment and management of retail and wholesale payment systems risk in the supervisory process.

### Target Audience

The *Payment Systems Risk Conference* is designed for commissioned or equivalent tenured field examiners and regional/district office staff who have an interest in or need for developing a better understanding of the risks associated with payment systems.

### Length

The conference is 3 ½ days. It typically begins on Monday at 9:00 a.m. and ends on Thursday at 12:00 noon. The normal conference day is 8 hours of lecture and discussions.

### Topics

The conference is designed to provide insight and information on a variety of payment systems topics. Presenters include industry experts and regulatory personnel. Topics vary from year to year and are selected based on the feedback from prior participants, regulatory changes, and suggestions from an interagency subject matter expert development group.

# Real Estate Appraisal Review School

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## Summary

The *Real Estate Appraisal Review School* (REARS) provides examiners with the underlying knowledge and skills required to evaluate a commercial real estate appraisal to determine compliance with appraisal regulations and standards as provided by the agencies and in the Uniform Standards of Professional Appraisal Practice (USPAP). The review of appraisals is a key component in the credit risk assessment process for commercial real estate loans.

## Objectives

At the completion of the school, participants will be able to

- Calculate estimated values based on revised appraisal assumptions.
- Identify the relevant physical and economic property characteristics that affect the real estate collateral.
- Describe the three approaches to value.
- Describe various types of appraisals and appraisal reports.
- Identify potential fraud in appraisals.
- Identify common appraisal errors.
- Assess the reasonableness of an appraised value.
- Identify inconsistencies and potential violations.
- Use deductive reasoning to validate the consistency of information in an appraisal report.

## Target Audience

The school is designed for examiners who want enhanced skills in reviewing and analyzing commercial real estate appraisals. Attendees should have experience with evaluating commercial real estate loans and with income-producing real estate lending.

## Length

REARS is 4 ½ days. It begins on Monday at 8:30 a.m. and ends on Friday at 12:00 noon. The normal class day is 8 hours.

## Pre-Course Study

The course includes approximately 24 hours of pre-course assignments with an assessment. Completion of the pre-course reading and submission of the assessment is considered a requirement to attend the course. The FFIEC provides the pre-course materials approximately 6 - 8 weeks prior to the course. The course instructor also facilitates the pre-course by assisting students via e-mail.

## Requirements

- Financial calculator
- Laptop computer



**Approved for 2018: 39 Credit Hours**

## Structured Finance: Investment Analysis & Risk Management

### Summary

The *Structured Finance: Investment Analysis & Risk Management* course is designed to provide commissioned examiners with an understanding and working knowledge of structured securities, specifically the structure, inherent risk, and investment purpose for financial institutions.

The course will include an overview on the structure and behavior of specific structured securities from basic to complex. The course will also include discussions on the risk assessment and management of the investment portfolio containing structured securities, appropriate accounting and capital treatment, and pre-purchase analysis performed by the investor and reviewed by the examiner. The course was developed and is led by Global Financial Markets Institute instructors, but also includes presenters from the FFIEC agencies on a variety of topics.

### Objectives

Upon completing the course, participants will be able to

- Identify benefits and inherent risks associated with investing in structured securities, such as asset-backed and mortgage-backed securities.
- Identify and describe the underlying collateral structural components, credit enhancements, cash flow waterfall priorities, and embedded derivatives of structured securities.
- Determine the quality of the underlying asset of the structured security using external data sources and tools.
- Assess a financial institution's due diligence, valuation, and on-going monitoring processes for investment in structured securities.
- Analyze application of current accounting standards related to structured securities, specifically valuation methodology.
- Determine the appropriate regulatory capital treatment of structured securities.
- Evaluate a financial institution's investment portfolio that includes structured securities and assess the

adequacy of related risk management practices.

- Discuss current and emerging industry, regulatory, and supervision changes in capital markets related to structured finance.

### Target Audience

The course is intended for commissioned examiners designated as capital markets examiners who are seeking to enhance their knowledge in assessing the market, credit, and operational risk of structured securities in a financial institution's investment portfolio.

Examiners-in-charge and central-points-of-contact of regional or large, complex financial institutions who are responsible for the assessment of the overall risks within these financial institutions and have limited capital markets examination experience, may also benefit.

### Length

The course is 4 ½ days in length. The course begins at 8:30 a.m. on Monday and ends at 12:00 noon on Friday. The normal class day is 8 hours.

### Pre-Course Study

The attendees are **required** to complete an online pre-course assignment that includes a final assessment prior to acceptance into the class. The pre-course assignment was designed to ensure students have a basic knowledge of structured finance to effectively participate in the instructor-led portion of the course. The time to complete the assignment is estimated between 6 – 10 hours.



**Approved in 2017: 37 Credit Hours**

## Supervisory Updates and Emerging Issues for Community Financial Institutions

### Summary

*Supervisory Updates and Emerging Issues for Community Financial Institutions* focus is on issues and challenges that are relevant to community financial institutions. The conference will provide information on regulations or guidance issued by the FFIEC agencies that are applicable to financial institutions that are smaller in asset size and non-complex in structure, product and business line offerings. The conference may also include updates on accounting standards, the economic outlook, emerging risk, lending and other business strategies.

### Objectives

After attending the conference, participants will be able to

- Identify challenges and opportunities currently facing community financial institutions.
- Discuss current economic conditions that affect the safety and soundness of community financial institutions.
- Discuss applicable supervisory and industry changes.
- Discuss lessons learned from the past and successful strategies for the future.

### Target Audience

This conference is intended for examiners and regional/district office staff involved in the examination or supervision of community financial institutions. The content focus is on safety and soundness and risk management. The *Consumer Compliance Conference* is a separate conference that is focused on consumer compliance content.

### Length

*Supervisory Updates and Emerging Issues for Community Financial Institutions* is 3 ½ days in length. The conference typically begins on Monday at 9:00 a.m. and ends on Thursday at 12:00 noon. The normal conference day is 8 hours of lecture and discussions.

### Topics

Topics vary each year and are based on current issues and regulatory changes, feedback from prior participants, and suggestions from an interagency subject matter expert development group.

## Supervisory Updates and Emerging Issues for Large, Complex Financial Institutions

### Summary

*Supervisory Updates and Emerging Issues for Large, Complex Financial Institutions* provides information on supervision priorities and updates in regulations or guidance issued by the FFIEC member agencies. The content is focused on information relevant to the examination of financial institutions over \$10 billion in asset size and complex in structure and business line activities. The conference may also include updates on accounting standards, the U.S. and Global economic environment impacting financial institutions, and emerging issues confronting the regulated financial services industry.

The conference is intended to enhance examiners' knowledge of current issues in the financial industry by exposing them to industry and agency subject matter experts possessing the latest information.

### Objectives

Upon completing the course, participants will be able to

- Identify current financial trends, supervisory or regulatory compliance challenges, and emerging issues facing large, complex financial institutions.
- Apply new or updated supervisory requirements, regulations, and guidance specific to large, complex financial institutions during an examination.

### Target Audience

The intended audience for *Supervisory Updates and Emerging Issues for Large, Complex Financial Institutions* includes examiners and other personnel currently involved in the examination or supervisory oversight of large, complex financial institutions. The content focus is on safety and soundness and risk management.

### Length

The *Supervisory Updates and Emerging Issues for Large, Complex Financial Institutions* is 3 ½ days in length. The conference typically begins on Monday at 9:00 a.m. and ends on Thursday at 12:00 noon. The normal conference day is 8 hours of lectures and discussions.

### Topics

Topics for *Supervisory Updates and Emerging Issues for Large, Complex Financial Institutions* vary each year and are based on current issues, feedback from prior participants, and input from an interagency development group.



**Approved in 2017: 26.5 Credit Hours**



## Testifying School

### Summary

*Testifying School* participants learn to present findings as an expert witness through depositions and in-court testimony. Participants testify in mock trial role play, with attorneys serving as instructors, judges, prosecutors and defense attorneys. Direct and cross examination techniques will be used. Constructive feedback will be given by other participants, as well as instructors from the U.S. Department of Justice and a federal judge. Each participant will receive a recording of his/her deposition and in-court testimony.

### Objectives

At the completion of the course, a participant will be able to

- Present evidence in a highly credible manner at depositions, hearings, and trials.
- Respond appropriately to defense attorney cross examination tactics and questions from the presiding judge.
- Recognize the aspects of proper documentation of criminal referrals.

### Target Audience

*Testifying School* is primarily designed for commissioned examiners who are scheduled to testify or are likely to testify in the near future. It is not an automatic follow-up to the *FFIEC Financial Crimes Seminar*. *Testifying School* is intended as a supplement to preparation provided by agency attorneys. While examiners who are scheduled to testify will be given priority, those who conduct investigations or supervise or direct those who conduct investigations would also benefit from attending this course and are encouraged to apply. Priority will be assigned by the nominee's training department.

### Length

*Testifying School* is a 3 ½ day course. It begins Tuesday at 9:00 a.m. and ends Friday at 12:00 noon. The normal class day is 8 hours.

### Pre-Course Study

The FFIEC will mail the course materials containing the case study and documentation to each participant approximately ten weeks prior to the beginning of the course. Each attendee is expected to have a very good working knowledge of the case study in order to fully participate in the mock deposition and mock testimony. Participants who do not have a good working knowledge of the case prior to the course should not attend. The case study requires approximately 12 hours of study time.

### Topics

Topics may vary somewhat from session to session. It is, however, expected that the following topics will be covered:

- testifying in court
- testifying in depositions
- cross examination of a financial expert
- role of corroborative documentation in compliance and litigation
- a judicial perspective

### Requirements

Bring the case study materials and a portable calculator with you to class.

### Post-Course Assignment

It is expected that the participant will testify at a deposition, hearing or trial soon after completion of the course.

## **FFIEC InfoBase Offerings**



## Overview

The InfoBase is a browser-based product that provides the user with independent access to reference materials. The InfoBase content is created and updated by FFIEC working groups comprised of representatives of the agencies with in-depth knowledge of the topic; however the Task Force on Examiner Education manages continued updates and maintenance of the InfoBase product. A multimedia computer using a standard web browser with Macromedia Flash and Adobe Acrobat Reader is required for use. The two InfoBases, which are available on the FFIEC website ([www.FFIEC.gov](http://www.FFIEC.gov)), are described in detail below.

### Bank Secrecy Act/Anti-Money Laundering InfoBase

This InfoBase contains the FFIEC Bank Secrecy Act/Anti-Money Laundering Examination Manual, which is supplemented by a variety of auxiliary materials relating to various aspects of the Bank Secrecy Act and anti-money laundering topics. The manual itself is divided into seven sections:

- Introduction
- Core Examination Overview and Procedures for Assessing the BSA/AML Compliance Program
- Core Examination Overview and Procedures for Regulatory Requirements and Related Topics
- Expanded Examination Overview and Procedures for Consolidated and Other Types of BSA/AML Compliance Program Structures
- Expanded Examination Overview and Procedures for Products and Services
- Expanded Examination Overview and Procedures for Persons and Entities
- Appendices

### IT Handbook InfoBase

This InfoBase contains the current set of Information Technology examination booklets, agency resource materials, a glossary, and master table of contents. The InfoBase is updated on an as-needed basis by the IT Subcommittee of the Task Force on Supervision. The current set of booklets covers the 11 topics below:

- Audit
- Business continuity planning
- Development and acquisition
- E-Banking
- Information security
- Management
- Operations
- Outsourcing technology services
- Retail payment systems
- Supervision of technology service providers (TSP)
- Wholesale payment systems

The Welcome Page of the IT Handbook offers an email alert or RSS feed subscription option.

The FFIEC Examiner Education office welcomes all comments, suggestions, and observations concerning the BSA/AML InfoBase and the IT Handbook InfoBase. Email should be directed to [FFIECInfoBase@frb.gov](mailto:FFIECInfoBase@frb.gov).



## **FFIEC Alternative Delivery Training**



## Basic International Banking Self-Study

The *Basic International Banking Self-Study* provides examiners with a basic understanding of international banking activities and risks and a high level overview of the U.S. supervision of international banking activities of U.S. financial institutions and U.S. activities of foreign banking organizations.

Specifically, the course includes an overview of international banking operations, major laws and regulations related to the examination process, international lending, trade finance instruments commonly used by banks, foreign exchange risks, and common capital market instruments issued in various international markets, including derivative contracts.

The Basic International Banking Self-Study course is a **prerequisite for the FFIEC International Banking School**. It may also be used by examiners as a reference tool during examinations

Note: The Basic International Banking Self-Study is available to the public at a cost. Refer to the tuition rates at [www.ffiec.gov/exam/info.htm#Tuition](http://www.ffiec.gov/exam/info.htm#Tuition).

## Fraud Identification Training Self-Study (formerly Fraud Identification Training Online Course)

The *Fraud Identification Training Self-Study* course provides examiner staff with information on financial institution practices/procedures that are considered red flags, potential examination procedures that would identify such weaknesses, and the corrective measures needed to improve them. The course is comprised of 21 case studies drawn from member agencies. The instructor will be a seasoned financial institutions regulator and will facilitate one-to-one discussion throughout the course via e-mail.

Each participant should be a safety and soundness examiner with 1-3 years of experience. This course is not intended for seasoned safety and soundness examiners. The course takes approximately 32 hours to complete and is open for a defined five-week period.

This course is delivered through a relationship between the FFIEC and the Conference of State Bank Supervisors (CSBS). State examiners are required to register directly with CSBS for the online courses.

## Real Estate Appraisal Review Self-Study (formerly Real Estate Appraisal Review Online Course)

The *Real Estate Appraisal Review (REARS SS)* course is offered to financial institution examiners and bankers. *REARS SS* is designed to augment students' understanding of the appraisal review process and to enhance their ability to review commercial real estate appraisals. The course provides students with a foundation for further basic training in real estate appraisal preparation theory and process.

Participants will review written materials, complete end of module reviews, and submit an assessment for grading at the course's conclusion.

The course is designed for students who want to enhance skills in reviewing and analyzing commercial real estate appraisals. To obtain the optimal learning experience, attendees should have some experience with evaluating commercial real estate loans and with income-producing real estate lending. The course takes approximately 40 hours to complete and is open for a defined five-week period.

This course is delivered through a relationship between the FFIEC and the Conference of State Bank Supervisors (CSBS). State examiners are required to register directly with CSBS for the online courses.



## FFIEC Examiner Exchange (new in 2016)

The *FFIEC Examiner Exchange* is an alternative delivery program that provides timely updates on changes in supervisory guidance or regulations and information on current issues in the financial industry.

The target audience for *FFIEC Examiner Exchange* includes federal and state financial institution examiners. Programs are not intended for or available to the general public.



## FFIEC Industry Outreach (new in 2016)

The *FFIEC Industry Outreach* is an alternative delivery program that provides timely updates on changes in supervisory guidance or regulations and information on current issues in the financial industry.

The target audience for *FFIEC Industry Outreach* programs includes representatives from financial institutions, trade associations, third-party providers, and consultants. Federal and state financial institution examiners are also welcome to participate in FFIEC Industry Outreach programs.



**Legal disclaimer:** Use of *FFIEC Examiner Exchange* and *FFIEC Industry Outreach* program materials by participants or others, including video and audio recording of the presentations, is strictly prohibited except by written permission of the FFIEC or its members. The views expressed in the FFIEC Examiner Exchange and FFIEC Industry Outreach programs are individual views, intended for informational purposes, and are not formal opinions of, nor binding on, the FFIEC or its members.

## **Other**



## FFIEC Member Agency Training Contacts

### **Board of Governors of the Federal Reserve System**

Division of Banking Supervision and Regulation  
Supervision Learning Governance  
Washington, DC 20551-0001

Telephone: (202) 475-6306  
FAX: (202) 872-4974

Internet: [www.federalreserve.gov](http://www.federalreserve.gov)

### **International Supervisory Authorities**

International participants are registered through the Board of Governors of the Federal Reserve System. Please note that not all courses listed in this catalogue are open to international participants. For a list of the FFIEC courses open to supervisory staff and officials from other central banks and regulatory authorities, please consult the Federal Reserve System's Training Program Course Catalogue, which is available at [www.federalreserve.gov/bankinfo/ita/about\\_ita.htm](http://www.federalreserve.gov/bankinfo/ita/about_ita.htm). To register, please contact [BSRInternationalTraining@FRB.gov](mailto:BSRInternationalTraining@FRB.gov).

### **Federal Deposit Insurance Corporation**

Corporate University  
3501 Fairfax Drive, Room A3016  
Arlington, VA 22226-3500

Telephone: (703) 516-5534  
FAX: (703) 516-1002

Internet: [www.fdic.gov](http://www.fdic.gov)

### **National Credit Union Administration**

Training Center  
Office Human Resources  
Division of Training and Development  
1775 Duke Street  
Alexandria, VA 22314

Telephone: (703) 518-6630  
FAX: (703) 518-6655

Internet: [www.ncua.gov](http://www.ncua.gov)

### **Office of the Comptroller of the Currency**

Continuing Education  
400 7th Street, SW  
Washington, DC 20219

Telephone: (202) 649-6530

Internet: [www.occ.treas.gov](http://www.occ.treas.gov)

### **Consumer Financial Protection Bureau**

Supervision, Enforcement, and Fair Lending (SEFL) Division  
1700 G Street, NW  
(Attn: 1625 I Street, NW)  
Washington, DC 20006

Phone: (202) 435-7550

FAX: (202) 435-7329

Internet: [www.consumerfinance.gov](http://www.consumerfinance.gov)