

## Knowledge & Skills

Time management skills  
Economics  
U.S. banking system  
Financial statements  
Security/fraud issues  
Accounting  
Credit reporting  
Treasury management  
Communication skills (oral/written/business)  
Negotiating skills  
Salesmanship  
Computer skills  
Check processing  
1031 Exchange  
General banking operations  
Federal/state regulations  
Letters of credit  
International banking  
"People skills"  
Disaster preparedness

Internal control processes/procedures  
Coaching skills  
Internet banking  
Cash management  
Statistics  
Tax returns  
Legal aspects of business and banking  
Real estate law  
Business plan preparation  
Strategic planning process  
Federal Reserve System  
Regulatory terminology  
Risk management  
Problem solving skills  
Supervisory skills  
Management skills  
Team building skills  
Finance

## Traits & Attitudes

Customer-oriented  
People person  
Team player  
Ethical  
Adaptable  
Self starter  
Sales oriented  
Innovative  
Responsible

Motivational fit  
Flexible  
Decision maker  
Positive attitude  
Ability to work flexible hours

## Tools & Equipment

Personal computer  
EDGAR  
MS Office

Financial calculator  
Adobe

## Possible Job Titles: (With 6 months to 2 years experience)

Credit analyst  
Management trainee  
Assistant manager  
Branch manager

Commercial lender  
Portfolio manager  
Business banker



FRC Profile for

# BANKING PROFESSIONAL

for St. Petersburg College



### Panel Members:

Wendell Brooks, Achieva Credit Union  
John Acosta, AmSouth Bank  
Deb Daly, Bank of America  
Patricia "TC" Daerda, First Community Bank of America  
Jeanette Renfrow, Liberty Bank  
Jed Wilkinson, First State Bank  
John Gunnerson, Raymond James  
Mary D'Amico, Sun Trust  
Barbara Lombardo, Synovus  
Kenneth Feck, Synovus  
Dave Smith, Wachovia  
Andrew Bladon, ACSYS

### Facilitator:

Jerry W. Lancio, Director, Florida Resource Center

### Location:

EpiCenter, St. Petersburg College

### Date:

April 19, 2006

Jerry W. Lancio, Director  
Daytona Beach Community College

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**FOCUS STATEMENT: A Banking Professional uses knowledge of the financial services industry to meet the needs of customers, community and shareholders.**

# Duties

# T A S K S

<b>A</b> Internal Financial Analysis	A-1	A-2	A-3	A-4	A-5	A-6										
	Determine banks ROA	Determine ROE	Determine loan mix	Determine deposit mix	Determine asset and liability allocation	Determine key financial ratios and footings										
<b>B</b> Loan Underwriting	B-1	B-2	B-3	B-4	B-5	B-6	B-7	B-8	B-9	B-10	B-11	B-12	B-13	B-14		
	Determine credit scores	Analyze credit report	Determine key ratios from financial statements	Determine source of repayment	Structure loan	Calculate cash flow	Calculate debt service coverage	Evaluate the collateral	Review accounts receivable agings	Analyze a tax return	Determine financial information requirements	Assign risk rating	Determine loan covenants	Assist client to write a business plan		
<b>C</b> Marketing and Sales	C-1	C-2	C-3	C-4	C-5	C-6	C-7	C-8	C-9	C-10	C-11					
	Create a customer profile	Perform customer needs assessment	Make product recommendations to customer	Make referral to product specialist if necessary	Comply with Community Reinvestment Act	Participate in community organizations and events	Identify market share	Identify sales effectiveness	Identify competition for pricing and strategy	Conduct market research	Market the brand					
	C-12	C-13	C-14	C-15	C-16	C-17	C-18	C-19	C-20	C-21						
	Identify prospective customers	Create a community relations plan	Identify lines of business (LOB)	Create marketing plan by LOB	Identify target market	Develop sales strategies	Train your workforce on product knowledge	Train workforce on LOB	Develop partnership with lines of business (LOB)	Establish product pricing						
<b>D</b> Production Management	D-1	D-2	D-3	D-4	D-5	D-6	D-7	D-8	D-9							
	Identify production goals	Communicate production goals	Determine strategies to achieve goals	Implement strategies to achieve production goals	Assign production strategies	Manage production goals	Prepare a unit business plan	Implement a unit business plan	Review plan results							
<b>E</b> Accounting/Budgeting	E-1	E-2	E-3	E-4												
	Prepare a budget	Conduct variance analysis	Identify controllables vs non-controllables	Integrate budget with production management												
<b>F</b> Loan Operations	F-1	F-2	F-3	F-4	F-5	F-6	F-7	F-8	F-9	F-10						
	Read a property survey	Document a loan	Review an appraisal	Review UCC filings	Review environmental report	Determine necessary loan documentation	Identify insurance needs	Issue letters of credit	Explain content of loan documents to customer	Perfect security interests						
<b>G</b> Bank Operations	G-1	G-2	G-3	G-4	G-5	G-6										
	Perform a wire transfer	Process NSF (non-sufficient funds) report	Conduct cash assessments	Process stop payment	Conduct ATM operations	Perform debt collections process										
<b>H</b> Compliance	H-1	H-2	H-3	H-4	H-5	H-6	H-7	H-8	H-9							
	File suspicious activity reports	File Currency Transaction Reports	Log monetary instrument purchases	Provide consumer disclosures	Comply with privacy act	Monitor frequency of transactions for anti money laundering	Identify provisions and requirements of the Bank Secrecy Act	Develop comprehensive audit program	Implement comprehensive audit program							
<b>I</b> Customer Service	I-1	I-2	I-3	I-4	I-5	I-6	I-7									
	Establish a relationship with customers	Develop customer service standards	Develop customer service benchmarks	Conduct customer service surveys	Track customer retention rate	Analyze survey data	Implement action plan									
<b>J</b> Human Resources	J-1	J-2	J-3	J-4	J-5	J-6	J-7	J-8	J-9	J-10						
	Write job description	Develop recruitment plan	Comply with employment laws/regulations	Develop employee retention plan	Conduct interviews	Develop performance management/development plan	Manage salary administration	Manage employee conflicts	Manage diversity issues	Comply with Code of Conduct						