



Examiners Earn CSBS Certifications

Commissioner Mick Thompson was pleased to present our newest examiners with certificates acknowledging their recently-acquired CSBS Certifications. Chuck Harryman successfully completed the Education Foundation of State Bank Supervisors (EFSBS) requirements to become a Certified Anti-Money Laundering Specialist, while Justin Moore, Brooke Tripp, and Ashley Wilson each earned the EFSBS Certified Operations Examiner designation.



Examiner Justin Moore receives his COE Certificate from Regional Examiner Jeff Bagby

In conjunction with CSBS - EFSBS, the Oklahoma State Banking Department adopted certification standards for its examiners in 2005. Certification requires initial and ongoing training to achieve and maintain the designations awarded, and ensures that the examination staff is receiving timely and pertinent training for all phases of the examination process. The levels of

certification include: Operations, Credit Review, Examiner in Charge, Examination Manager, and specialty certifications such as CAMLS, IT, and Trust.

The Department has placed a high importance on efficiently serving the banking industry through consistent and well-informed supervision. That is partly accomplished by providing an examination staff that is thoroughly trained, educated, and cognizant of current issues and trends.

Qualifying for the COE Certification required numerous hours of on-the-job training as well as successful completion of the CSBS Certified Operations Examiner School. The School consisted of pre-course work in which participants completed multiple web-based courses while learning to reconcile multiple banks' balance sheet and income statements, as well as review Call Reports and Uniform Bank Performance Reports (UBPR). Students also received direction on reconciling capital accounts and

thoroughly examining investment portfolios.



Commissioner Thompson with newly-certified Examiners Ashley Wilson and Brooke Tripp

The on-site portion of the school was held from September 19-23, 2011, with instructors Tracy Bergmann (Iowa) and Melinda Lee (California).

This course helped prepare examiners to understand the CAMELS rating system and its components, develop an understanding of how to evaluate the condition of a bank, and visualize the flow of reporting and examination information.



Chuck Harryman receives his CAMLS certificate from Commissioner Thompson

Examiners Complete EFSBS Credit Evaluation School

Following completion of the CSBS Certified Operations School, Examiners Justin Moore, Brooke Tripp, and Ashley Wilson — along with Examiner Mo Wilson — plunged right into the CSBS Credit Evaluation School. Prior to attending the on-site portion of the school, participants worked on loan narratives provided by CSBS. Examiners proceeded to work with mentors to complete loan review and discuss their findings at actual banks.

The on-site portion of the School was held May 7-11, 2012, and was led by instructors Paul Qualls (Oklahoma) and Paula Peters (Iowa). The instructors discussed topics such as loan selection, review, write-ups and asset quality. Examiners worked on various loan scenarios and presented their discussion to the instructors. This course ultimately prepared participants to feel comfortable in loan discussion with bank officers while simultaneously educating them on current issues affecting asset quality.