RMA’S DIAGNOSTIC ASSESSMENTS

Available through RMA University Online

JOIN. ENGAGE. LEAD.
Assessing Your Resources – How the Diagnostic Assessments Benefit Your Bank

Are you making the most of your training resources? Is your staff receiving appropriate training for their skill level? Are you wondering how to assess the skill level of your staff so that you can accurately answer these two questions?

RMA devotes significant time and resources to develop rigorous assessments that are accurate and reliable indicators of proficiency. Our development process is guided by recognized experts in the field of testing and assessment working with active professionals in the financial services industry. As a result, RMA’s assessments are genuinely valid diagnostics that recognize gaps in knowledge and assess skills based on core concepts (unlike those in the industry created to sell courses).

Furthermore, the assessments contribute to your bank’s profitability and productivity by showing you where to best spend your training dollars.

Are you making the most of your training resources?

How the Assessments Were Developed—Built by Bankers for Bankers

Over the past twenty years, tens of thousands of bankers have trusted RMA to test the competency of credit and lending professionals. Who better than your professional peers to set the standards for RMA’s Diagnostic Assessments?

Under RMA’s direction, separate panels of experienced commercial bankers and bank training directors developed specific questions reflective of the content and intent of each assessment’s competency or testing area. Respondents’ answers to the questions serve as a measure of their skills—their competency in each area, and, therefore, in the entire discipline of commercial lending and credit risk or commercial real estate lending and credit risk.

Periodically, RMA engages a team of specialists to revise the competencies and questions. Pilot sessions with different banks consistently show an extremely high level of both reliability and validity. In other words, the Diagnostic Assessments will do precisely what they are intended to do and in a consistent, dependable manner.

Available in RMA University Online

Both Diagnostic Assessments are components of RMA University Online, RMA’s portal to comprehensive, online industry research and training, which also features:

• eMentor*

• Self-paced, award-winning online courses:
  • The Lending Decision Process.
  • The Small Business Lending Decision Process.
  • The Commercial Real Estate Lending Decision Process.
  • Structuring Commercial Loans.
  • Commercial Loan Documentation.
  • Ethics and Commercial Lending.

Upon completing an assessment, each participant will receive a result of acceptable, moderate, or significant, based on the needed level of training. Each participant, regardless of result, will receive performance tasks for incorrectly answered questions and links to eMentor’s Best Practices within RMA University Online. For moderate training needs, these links may serve as remediation. For significant needs, the most effective training is instructor-led or online courses, along with the aforementioned eMentor links.

In addition, your bank’s administrator will have access to reports that aid in assessing training needs for an individual or group. Because each individual’s and bank’s needs differ, RMA recommends that individuals and/or training administrators contact the appropriate RMA Regional Manager for a consultation about suggested training solutions.
The Commercial Real Estate Credit and Lending Skills Assessment

The Diagnostic Assessment of CRE Credit and Lending Skills consists of 60 test questions designed to probe for commercial real estate competency of your commercial real estate lenders. The assessment will help you determine what training, if any, is required to bring personnel up to prescribed levels of knowledge.

Additionally, the assessment:

- Can be used regardless of your institution’s size.
- Can be taken by one individual or by thousands.
- Can be taken by credit and lending professionals with at least 18 to 30 months of experience.

One Exam Available to both the U.S. and Canada (English/French)

The Diagnostic Assessment measures your staff members’ training needs based on their responses to multiple choice questions in the core credit competency areas:
- Financial accounting.
- Risk assessment.
- Financial statement analysis.
- Cash flow analysis.
- Loan structuring.
- Legal and documentation issues.
- Problem loan management.

The C&I Credit and Lending Skills Assessment

The purpose of the Diagnostic Assessment of C&I Credit and Lending Skills is to identify training needs specific to core competencies in commercial credit and lending skills. The assessment is designed for professionals actively engaged in the commercial credit and lending functions in a bank with a suggested minimum of 18 to 24 months experience. This level of experience will vary by type of institution and may, in some cases, relate to someone with as little as 12 months experience to as much as several years of experience.

The C&I Diagnostic Assessment provides feedback in terms of knowledge, skills, and abilities. It identifies the current level of competency and provides an opportunity to enhance individual performance and contribute to improved institutional performance. Individuals will receive a competency assessment measure and detailed feedback on specific credit risk concepts. The Assessment consists of seven separate modules, ranging from 20 to 30 questions, each with a separate score.

The assessment will help you determine what training, if any, is required to bring personnel up to prescribed levels of knowledge.

Additionally, the assessment:

- Can be used regardless of your institution’s size.
- Can be taken by one individual or by thousands.
- Can be taken by C&I lenders with at least 18 to 24 months of experience.

Available in U.S. Version

The Diagnostic Assessment of CRE Credit and Lending Skills assesses your training needs based on their responses to multiple choice questions in six major testing areas:
- Types of CRE loans, risk areas, and performance drivers.
- CRE underwriting process.
- Financing and monitoring different types of properties.
- Understanding and evaluating leases, appraisals, and environmental assessments.
- Loan structure and documentation considerations.
- Construction lending.
CONTACT OUR REGIONAL MANAGERS

To find out more about the RMA’s Diagnostic Assessments, contact your Regional Manager:

For Community Banks in North America (assets below $3 billion) and RMA Chapter Activities:

Northeast – Sandy Sutermaster: 412-787-5625
(ssutermaster@rmahq.org)—Connecticut, Delaware, Maine, Manitoba, Massachusetts, New Hampshire, New Jersey, New York, Newfoundland and Labrador, Nova Scotia, Ontario, Pennsylvania, Prince Edward Island, Quebec, Rhode Island, Saskatchewan, and Vermont

Southern – Cindee Munro: 623-266-2344
(cmunro@rmahq.org)—Alabama, Arizona, Arkansas, Colorado, Louisiana, Mississippi, Oklahoma, New Mexico, Tennessee (Western only), and Texas

Southeast – Laura Ridner: 843-225-4690
(lridner@rmahq.org)—Florida, Georgia, Kentucky, Maryland, North Carolina, Ohio, South Carolina, Virginia, and West Virginia

Central – Jamie Jones: 267-205-3241
(jjones@rmahq.org)—Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Tennessee (excluding Western Tennessee), and Wisconsin

Western – Kelly Carr: 619-272-0626
(kcarr@rmahq.org)—Alaska, Alberta, British Columbia, California, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, and Wyoming

For Large Financial Institutions in North America (assets of $3 billion and up):

Northeast – William L. Truscott: 215-446-4130
(btruscott@rmahq.org)—Bermuda, Connecticut, Delaware, Maine, Maryland, New Jersey, New York (New York City and Albany only), Massachusetts, New Hampshire, Pennsylvania (Eastern), Rhode Island, Vermont, and Washington D.C.

North – Tom Holbik: 215-833-8258
(tholbik@rmahq.org)—Newfoundland and Labrador, New York (except New York City and Albany), Nova Scotia, Ontario, Pennsylvania (Western), Prince Edward Island, and Quebec

Southeast – Laurie Foster: 317-202-0705
(lfoster@rmahq.org)—Alabama, Florida, Georgia, Louisiana, Mississippi, North Carolina, Puerto Rico, South Carolina, Tennessee, Virginia, and West Virginia

Central – Ilese Hoyniak: 267-342-0985
(ihoyniak@rmahq.org)—Arkansas, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin

West – Larry Snyder: 541-280-0000
(lsnyder@rmahq.org)—Alaska, Alberta, Arizona, British Columbia, California, Colorado, Hawaii, Idaho, Manitoba, Montana, Nevada, New Mexico, Oklahoma, Oregon, Saskatchewan, Texas, Utah, Washington, and Wyoming

ABOUT RMA

Founded in 1914, The Risk Management Association (RMA) is a not-for-profit, member-driven professional association whose sole purpose is to advance the use of sound risk management principles in the financial services industry. RMA promotes an enterprise-wide approach to risk management that focuses on credit risk, market risk, and operational risk.

Headquartered in Philadelphia, PA, RMA has 2,500 institutional members that include banks of all sizes as well as nonbank financial institutions. They are represented in the Association by 18,000 risk management professionals who are chapter members in financial centers throughout North America, Europe, and Asia/Pacific. Visit RMA on the Web at www.rmahq.org.