COVER SHEET FOR HOME STUDY PROBLEM
SOUTH CAROLINA BANKERS SCHOOL

FIRST-YEAR CLASS - 2026 SCHOOL SESSION
HOME STUDY PROBLEM III

Based on Lectures in Credit Portfolio Management

Instructor Mr. Kevin Futrell

Submitted by: Name ____

Bank ____

Bank's Mailing Address ____

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ZIP CODE

List the other members of your class with whom you worked in preparing this solution:

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I certify that this home study problem is my original work and that all writings by any other person, business, or organization, including my own bank, have been carefully documented. I have not shared my completed work with any other SCBS student nor have I read the completed work of any other students.

Signature: ____

Due Date February 3, 2027

Date Submitted ______________________________

Date SCBS Received ______________________________

Date Returned to Student ______________________________

ATTENTION STUDENT: EMAIL TO homestudy@scbankers.org OR MAIL HOME STUDY PROBLEM TO:

South Carolina Bankers School
Post Office Box 1483
Columbia, S.C. 29202

OR EXPRESS/REGISTERED MAIL TO: 2009 Park Street, Columbia, SC 29201

Credit Portfolio Management
2026 Home Study Assignment

Section I – Credit Process & Monitoring

1. Choose one of the following Credit Process Weaknesses and discuss why it creates a weakness within the Credit Portfolio.

    a. Low Equity/High Loan-to-value limits
    b. Low Debt Service Coverage thresholds

2. Based on your selection above, explain how you would use Strategic Credit Portfolio Management to minimize and monitor the weakness.
    (Review class PowerPoint to refresh yourself on Strategic Credit Portfolio Management)

3. Based on your selection above, describe how you would use Tactical Credit Portfolio Management to minimize and monitor the weakness.
    (Review class PowerPoint to refresh yourself on Tactical Credit Portfolio Management)

Section II – Concentrations & Monitoring

1. Choose one of the following Concentrations and discuss why it creates a weakness within the Credit Portfolio

    a. CRE property type concentrations
    b. Borrower concentrations

2. Based on your selection above, explain how you would use Strategic Credit Portfolio Management to minimize and monitor the weakness.
    (Review class PowerPoint to refresh yourself on Strategic Credit Portfolio Management)

Section III – Credit Underwriting

1. Choose one of the following Credit Underwriting considerations and discuss why it is important, identifying the risks.
    a. Know your borrower and guarantors
    b. Consider economic conditions and industry

2. Choose one of the following Credit Underwriting considerations and discuss why it is important, identifying the risks.
    a. Obtain current and sufficient financial information
    b. Loan structuring

Questions can be directed to Kevin Futrell at kevinfutrell@synovus.com