



*The Credit Analyst Certificate program is offered by*

**HERITAGE**  
BANK OF COMMERCE  
*The Fine Art of Banking®*

**SJSU** | CENTER FOR BANKING AND  
FINANCIAL SERVICES

## **CREDIT ANALYST CERTIFICATE**

The Credit Analyst Certificate is organized by Heritage Bank of Commerce and the Center for Banking and Financial Services at SJSU. The certificate is a (non-credit) program that exposes participants to financial and credit analysis, loan underwriting and approval.

The Credit Analyst Certificate is taught by Heritage Bank's managers and executives and is organized in four 90-minute sessions, with a final team-competition where the two best performing teams are rewarded with scholarships. In addition to the technical skills acquired in the program, participants learn about careers in banking and benefit from valuable networking opportunities.

### **SESSIONS DATES AND TIME**

**Fridays:** October 12 and 26  
November 16  
November 30

10:00AM – 11:30AM

### **LOCATION**

Heritage Bank of Commerce  
150 South Almaden Blvd.  
San José, CA 95113



## **ELIGIBILITY AND APPLICATION**

### *Undergraduate students:*

Finance, Corporate Accounting & Finance, and Accounting concentrations

### *Graduate students:*

MBA and MSA

Eligible students must have already successfully completed at least one undergraduate-level finance course.

## **APPLICATION DEADLINE**

Friday, September 21, 3:00 PM

## **APPLICATION PROCESS**

Please email the following documents to CBFS Director Dr. Stoyu I. Ivanov at [stoyu.ivanov@sjsu.edu](mailto:stoyu.ivanov@sjsu.edu):

- Resume
- Unofficial transcripts (for graduate students both undergraduate and graduate transcripts are required)
- (Optional) – Personal statement: “How can the Credit Analyst Certificate help you in achieving your educational and professional objectives?” (max 350 words)

## **SCHOLARSHIPS**

Members of the two best teams in the final credit analysis competition will receive \$500-\$1,000 individual scholarships.

One student will also be selected for the Heritage Bank of Commerce Board of Directors Scholarship of \$5,000.



## **AGENDA**

### **SESSION 1: October 12**

- Introductions
- Understanding lending
- Lines of credit
- Case study 1

### **SESSION 2: October 26**

- Review case study 1
- Term loans
- Case study 2
- Professionalism and corporate culture

### **SESSION 3: November 16**

- Review case study 2
- Commercial real estate financing
- Case study 3
- Review case study 3

### **SESSION 4: November 30**

- Case study 4
- Team competition and mock loan committee
- Program conclusion

## **CERTIFICATE REQUIREMENTS**

In order to qualify for the Credit Analyst Certificate and the scholarship a student must attend at least three of the four sessions. Attendance to the last session is required.

# HERITAGE

BANK OF COMMERCE

*The Fine Art of Banking®*

## **ABOUT HERITAGE BANK OF COMMERCE**

*The Fine Art of Banking.*

*Helping our clients frame their success since 1994.*

At Heritage Bank, we understand that your success is framed by how you envision starting, growing, expanding, and sustaining your business. And we can help you make your vision for success a reality at every level in the development of your business.

Founded in 1994, Heritage Bank of Commerce is a premier community business bank in the heart of Silicon Valley—a bank founded by businesspeople, for businesspeople. With our expertise, we can understand the challenges you face and what you need to meet those challenges. And as fellow businesspeople, we care about your success. Over the years, our proven team of professional bankers have put our experience and commitment to work, offering premier, high-touch service and the best solutions for building long-term relationships with our clients.

In helping our clients, we've become a master of business banking. Today, we're one of the largest SBA Preferred Lenders in California. And we're a Preferred Lender for the USDA Business and Industry division.

*Using our first class service to create lasting relationships is a fine art — and it's what we do best.*