



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 13 and 27
November 17
December 1

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 22, 3:00 PM

APPLICATION PROCESS

[Complete the application form here.](#)

Upload the following documents:

- 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.



AGENDA

SESSION 1: October 13

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

SESSION 2: October 27

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

SESSION 3: November 17

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

SESSION 4: December 1

- 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.