

VBA Management Development Program

Session One, Part Two, POST-WORK

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Using YOUR BANK's 12/31/20 financial statements, calculate the following:



ROA

ROE

EPS

Using the UBPR, complete the following chart for YOUR BANK as of 6/30/21:

	YOUR BANK
ROA	
Growth Rate Total Assets	
Growth Rate Net Loans & Leases	
Liquidity Loan-to-Deposit	
ROE	
Dividends to Income	
Tier 1 Leverage Capital or CBLR	

Go over your answers with your CFO or Controller upon completion.