



VBA Management Development Program

Session One, Part Two, POST-WORK

Facilitator: Michelle Austin
Bank of Botetourt | maustin@bankofbotetourt.com

Submit completed post-work to Gail at gqueen@vabankers.org by October 26.

Using YOUR BANK's 12/31/21 financial statements, calculate the following:

ROA

ROE

EPS

Using the UBPR, complete the following chart for YOUR BANK as of 6/30/22:

	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.



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Obtain and read your Bank's Asset/Liability Policy.

Does the policy address goals? If so, name one or two goals.

Does the policy name who or what positions serve on the ALCO/ALM Committee?

Does the policy set limits for metrics such as loan-to-deposit ratios or other liquidity ratios?

Does the policy address interest rate risk and policy limits for interest rate shock testing scenarios?

Ask a member of the ALCO/ALM Committee of your bank a strategy it is using for the current interest rate environment in which your bank is operating.