

# VBA Management Development Program

## Session One, Part Two, POST-WORK

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Using YOUR BANK's 12/31/19 financial statements, calculate the following:



**ROA**

**ROE**

**EPS**

Using the UBPR, complete the following chart for YOUR BANK as of 6/30/20:

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

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