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Solutions for End-of-Chapter Questions and Problems: Chapter Two

1. What are the differences between community banks, regional banks, and money-center banks? Contrast the business activities, location, and markets of each of these bank groups.

Community banks typically have assets under \$1 billion and serve consumer and small business customers in local markets. In 2012, 91.5 percent of the banks in the United States were classified as community banks. However, these banks held only 9.0 percent of the assets of the banking industry. In comparison with regional and money-center banks, community banks typically hold a larger percentage of assets in consumer and real estate loans and a smaller percentage of assets in commercial and industrial loans. These banks also rely more heavily on local deposits and less heavily on borrowed and international funds.

Regional banks range in size from several billion dollars to several hundred billion dollars in assets. The banks normally are headquartered in larger regional cities and often have offices and branches in locations throughout large portions of the United States. Although these banks provide lending products to large corporate customers, many of the regional banks have developed sophisticated electronic and branching services to consumer and residential customers. Regional banks utilize retail deposit bases for funding, but also develop relationships with large corporate customers and international money centers.

Money center banks rely heavily on nondeposit or borrowed sources of funds. Some of these banks have no retail branch systems and most money center banks are major participants in foreign currency markets. These banks compete with the larger regional banks for large commercial loans and with international banks for international commercial loans. Most money center banks have headquarters in New York City.

2. Use the data in Table 2-5 for banks in the two asset size groups (a) \$100 million-\$1 billion and (b) more than \$10 billion to answer the following questions.
 - a. Why have the ratios for ROA and ROE tended to increase for both groups over the 1990-2006 period, decrease in 2007-2009, and increase in 2010-2012? Identify and discuss the primary variables that affect ROA and ROE as they relate to these two size groups.

Risk Management And Financial Institutions Solution Manual

Zhe Xu



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Table of Contents Risk Management And Financial Institutions Solution Manual

1. Understanding the eBook Risk Management And Financial Institutions Solution Manual
 - The Rise of Digital Reading Risk Management And Financial Institutions Solution Manual
 - Advantages of eBooks Over Traditional Books
2. Identifying Risk Management And Financial Institutions Solution Manual
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Risk Management And Financial Institutions Solution Manual

- User-Friendly Interface
- 4. Exploring eBook Recommendations from Risk Management And Financial Institutions Solution Manual
 - Personalized Recommendations
 - Risk Management And Financial Institutions Solution Manual User Reviews and Ratings
 - Risk Management And Financial Institutions Solution Manual and Bestseller Lists
- 5. Accessing Risk Management And Financial Institutions Solution Manual Free and Paid eBooks
 - Risk Management And Financial Institutions Solution Manual Public Domain eBooks
 - Risk Management And Financial Institutions Solution Manual eBook Subscription Services
 - Risk Management And Financial Institutions Solution Manual Budget-Friendly Options
- 6. Navigating Risk Management And Financial Institutions Solution Manual eBook Formats
 - ePub, PDF, MOBI, and More
 - Risk Management And Financial Institutions Solution Manual Compatibility with Devices
 - Risk Management And Financial Institutions Solution Manual Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Risk Management And Financial Institutions Solution Manual
 - Highlighting and Note-Taking Risk Management And Financial Institutions Solution Manual
 - Interactive Elements Risk Management And Financial Institutions Solution Manual
- 8. Staying Engaged with Risk Management And Financial Institutions Solution Manual
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Risk Management And Financial Institutions Solution Manual
- 9. Balancing eBooks and Physical Books Risk Management And Financial Institutions Solution Manual
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Risk Management And Financial Institutions Solution Manual
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Risk Management And Financial Institutions Solution Manual
 - Setting Reading Goals Risk Management And Financial Institutions Solution Manual

- Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Risk Management And Financial Institutions Solution Manual
 - Fact-Checking eBook Content of Risk Management And Financial Institutions Solution Manual
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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