

2024 Pre-Session Assignment

“Get to Know Your Bank”



The purpose of this assignment is to familiarize yourself with your bank’s various departments and functions. Some of the information may be helpful for class participation and your BankSim experience. We encourage you to work with your bank president, senior management officers, supervisor, or other bank personnel to help answer these questions. For several of these questions, another source of information is your bank’s call report – <https://cdr.ffiec.gov> – select call report and search for your bank.

This is a learning opportunity for you and the information is confidential. We are going to have anonymous live polls on several of these questions during the opening session.

Name: _____

Bank: _____

**** Bring this completed assignment with you to school. ****

❖ General Banking Questions

1. What type of bank charter does your bank have? _____
2. What is the asset size of your bank? _____
3. What is the deposit size of your bank? _____

❖ Human Resource/Personnel information

1. How many FTEs (full-time equivalents) does your bank employ (call report)? _____

❖ Lending

1. Does your bank lend in these areas?
Type of Loan
Consumer loans..... Yes or No
Agricultural loans..... Yes or No
Commercial loans..... Yes or No
Residential real estate loans..... Yes or No
Commercial real estate loans..... Yes or No
2. What is the dollar amount size of your bank’s total loan portfolio? _____
3. What is your bank’s loan to deposit ratio? _____
4. Do you have a lending committee that approves loans?.....Yes or No
If yes, what are the titles of the individuals who serve on that lending committee.

5. What is the maximum amount you can approve without a committee? _____

6. List the various types of loan products your bank offers.

❖ Deposit/Customer Service Information

1. What types of deposit products do you offer to customers (List checking accounts, savings plans and IRA's)?

❖ Other Departments

1. What is the title of the individual who is responsible for investing the bank's funds?

2. Find out who the following people in your bank are who conduct these job responsibilities:

- CRA Compliance Officer _____

Do you know where your CRA files or information on your bank are located: Yes or No
If not visit with your CRA Compliance Officer and find out.

- Loan Compliance Officer _____
- Deposit Compliance Officer _____
- Bank Auditor _____
- Bank Security Officer _____

3. What is the total budget/expenditures for marketing and promotion annually? _____

4. What types of advertising and promotion does your bank engage in?
