Written Assignment

Choose a US bank that preferably is 6-50 in terms of asset size or market capitalization – specify which criterion you have used.

Description

Investigate and describe what their major businesses are: e.g. Trade Finance, Large Corporate Lending, Middle Market Lending, Small Business Lending, Retail/Consumer Lending… How did they do in the Financial Crisis of 2007-2008 (at least 1 page)?

Strategy/Competition

Are they a niche player (products or geography)? Generic (kind of like most banks in the top say 50 banks)? Waiting to be acquired or a likely acquirer of other smaller banks? How does their competitive landscape look (about a page)?

Merger History (half a page)

CAMEL analysis (2-3 pages) focused on most recent year compared to previous year but if there are some interesting long term trends point them out:

Capital Adequacy

Asset Quality

Management

Earnings (avoid elevator analysis e.g. Revenues were up and Income down – you need to give why?)

Liquidity (You might not have much to say on that)

I expect a synthesis of materials with deductions you make from information with occasional paraphrasing.

Summary/Conclusion

Are they the banks that are behaving and likely to acquire other banks or are do they lack competitive advantages to remain independent. (about a page)