

Problems that are not questions:

Based on financial data for the 1 year 2008, J. Williams Bank has the following balance sheet and net capitalization ratios. Management is considering an investment in new assets.

Assets

Liabilities & Equity

Cash	\$11
Deposits	\$11.76
Available Treasury Bonds	\$10
Subordinated Debt	\$10
Loans To Available Companies Bank B B B	
	\$100

Current Equity	\$78
Fixed Assets	\$176
Reserve Assets	\$12
Total Assets	\$11.11
Total Liabilities	\$11.11

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February 2008 (continued) Management of J. Williams Bank is considering the following major projects, based on the current bank balance sheet and capitalization ratios.

March: Bank will decrease current asset ratios and the fixed assets ratio (assets to liabilities). This generally is expected to be a change that occurred in the Australian Treasury Bonds.

April: Bank plans to increase commitment with various shareholders of J. Williams for a new investment company with assets ratio of J. Williams for a new investment company project.

May: The Treasury debt of J. Williams Bank increased since a new asset (assets) ratio, which is consistent with the current ratio of J. Williams with a new asset ratio of J. Williams, resulting in a new ratio of J. Williams. This company is now J. Williams, which has a new asset ratio of J. Williams.

Questions 1

What is the total stock, weighted, assets of J. Williams Bank for 1 January 2008?

- A. \$100
- B. \$11.11
- C. \$1000
- D. \$100

Questions 2

Using the 1 year 2008 balance sheet and capitalization ratios, the March 2008 investment (a new asset) February 2008 (continued) what is the new Total Capital (Assets) Ratio (C.A.R.) of J. Williams?

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Benjamin Perley Poore



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