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Introduction

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III. Why Banks Are In Trouble. Deregulation is not the problem. Deposit insurance has fostered unsound banking. What should you expect?

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V. How To Be Your Own Bank Examiner. What you should look for. Assets. Liabilities. Nonperforming loans. Repossessed assets. Charge-offs. Earnings. Return on assets. Primary capital. Liquidity. Procedures of the Federal Financial Institutions Examination Council. The FFIEC rating system.

VI. Sources Of Information. Published sources. Uniform Bank Performance Reports. Call Reports. Bank rating services.

VII. Conclusion.

Appendix A. Sound Commercial Banking.

Appendix B. "The Lost Art of Commercial Banking," by E.C. Harwood.

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