

J. Siebmachers Grosses Und Allgemeines Wappenbuch Zweitausend Historisch Begründete Familienwappen (1 V. 5)



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(Blanca Davis)

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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 62 pages. Original publisher: Washington, D. C. : Office of Inspector General, Dept. of the Treasury, 2008 OCLC Number: (OCoLC)298262377 Subject: Bank failures -- Arkansas. Excerpt: . . . ANBs 1. 75 billion in loans were CRE loans, including land development loans, undeveloped land loans, and residential construction loans. Of these CRE loans, 39 percent were secured by properties in Utah; 32 percent by properties in Arkansas; 18 percent by properties in Idaho, Nevada, and California; and the remaining 11 percent elsewhere. As growth slowed in previously expanding markets where ANB operated, such as Arkansas and Utah, demand for housing in those markets decreased. As a result, by January 31, 2008, ANB had over 827 million in problem loans, or 445 percent of capital. Of the 827 million in problem loans 92 percent were CRE loans. Unsound Credit Underwriting and Administration Deficiencies in ANBs credit underwriting and administration process also contributed to its failure. For example, loan presentation memoranda that OCC reviewed did not formally document an analysis of risks and mitigating factors inherent in a credit relationship because loan presentations did not consistently include sufficient detail of the project plan. In addition, loan files did not contain periodic updates on the status of development loans, including whether the development was progressing as scheduled, any changes in market fundamentals, or whether sufficient interest carry remained in the budget to complete the project. By 2006, the combination of CRE loan concentrations, the softening of the residential real estate market, and weaknesses in ANBs credit risk management practices resulted in deterioration of ANBs asset quality and an increase in the volume of adversely classified and criticized assets. ANBs need for capital injections in 2005 and its plan to infuse additional...



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