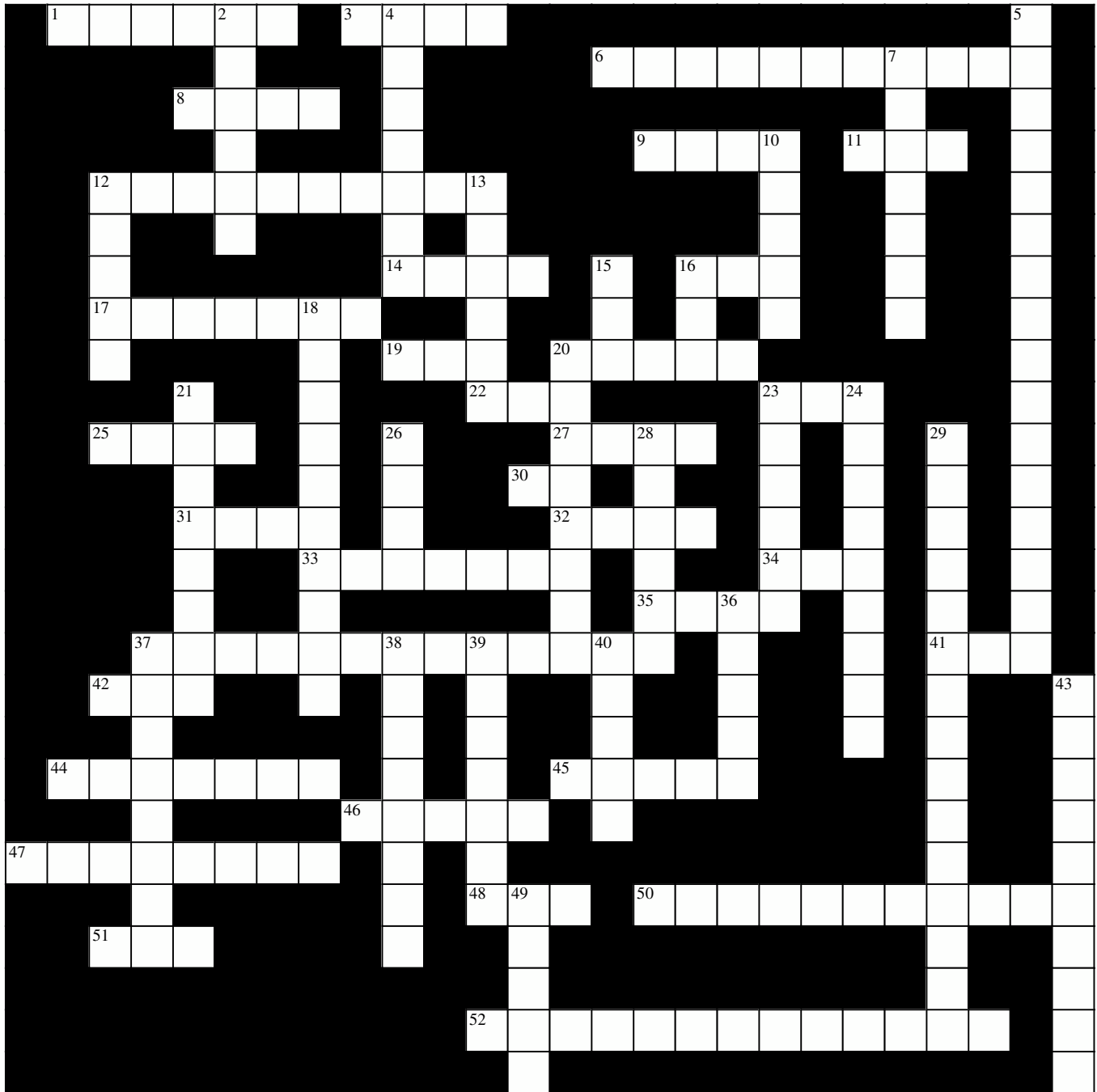


ABA BJ Puzzle of the Week: 12/23/10

By The Numbers: The Puzzle



Banking is chock full of numbers, all kinds of numbers. It seemed fitting, as we all get ready to ditch our old calendars and put up 2011 versions, that we bid adieu to 2010's crop of puzzles with a crossword dealing in the many numbers of banking. The clues come from all over, and there are nearly twice as many as typically. You've got two weeks this time, and you'll need them! Fax completed puzzle, with name, bank, title, and e-mail, by 5 PM, Tuesday, Jan. 4, to 212-633-1165, to participate in a drawing for a \$25 gift card from ABA's Community Bank Prepaid Program. (Please allow four weeks for delivery.) Good luck! scocheo@sbpub.com

ABA BJ Puzzle of the Week: 12/23/10

By The Numbers: The Across Clues

ACROSS

1. Farm bankers, like farmers, often reckon in these.
3. The higher this number, the bigger a crunch the bank may be in.
6. Kind of number that separates each bank at FDIC headquarters.
8. _____ of 78s, a method of interest calculation that is now illegal in certain circumstances.
9. It's generally accepted these are the rules of U.S. accounting.
11. Truth in Savings Act led to this interesting term.
12. "Fractional bank" name, which adds up to eight.
14. A traditional banker pursuit that consists of 18 periods, often followed by liquidity.
16. The key to getting cash.
17. A \$20 bill is a "double" one of these.
19. Not a 401k, but equally retiring.
20. "Branch," "driveup" "banker's" all go with _____ .
22. A key profitability ratio that, if negative, would leave management up a creek without a paddle. However, this ratio's name is an anagram of another means of waterborne propulsion.
23. You'll find these folks at 1120 Connecticut Ave., Washington, D.C.
25. Naught, zip, goose egg, nothing, zilch.
27. An unpleasant synonym for "average."
30. Just short of a yummy treat, just short of a common banking chart, or 3.14 and beyond.
31. Four of these denotes the quality of gold used in investment-grade ingots and bullion coins.
32. Type of number no banker wants any part of.
33. Out of 100.
34. A number that truly rates with lenders and compliance types alike.
35. A butler who can't balance a tray and a teller who can't balance one of these may share the same fate.
37. The Federal Reserve System has 12 of these.
41. Nothing should be fishy about this profitability ratio, despite its resemblance to a word for caviar.
42. A critical number when you lend on motor vehicles.
44. Depositors all around the world have these numbers, whether they use Swiss banks or community institutions around the corner.
45. What's behind a combination of numbers.
46. One out of 100 and sometimes paid as a fee.
47. A 30-year-old may not have reached this point yet, but his six-month CD might.
48. A key unit of shareholder interest.
50. A ratio commonly used for determining how much risk a bank is taking versus the value of collateral securing a loan.
51. This term is equivalent to saying, "Tell me how many employees you have if you add up part-time workers too."
52. Type of borrower who goes with a 7a loan.

ABA Banking Journal's "Puzzle of the Week" will be taking a hiatus between Christmas and New Year's Day, returning the week of Jan. 2, 2011. Should you finish this puzzle early, you can:

- **Dream up banking, economics, or money themes for puzzles and send them to scocheo@sbpub.com**
- **Try puzzles you may have missed in the Puzzle Vault, at [www.http://www.ababj.com/hidden-page/past-puzzle.html](http://www.ababj.com/hidden-page/past-puzzle.html)**
- **Explore all the other content on www.ababj.com**

ABA BJ Puzzle of the Week: 12/23/10

By The Numbers: The Down Clues

DOWN

2. At this time of year, some people tend to take stock of themselves. But this type of investors takes stock all the time.
4. Without this number, checks couldn't find their way home.
5. \$250,000
7. Regarding this, they say "12% is the new 10%."
10. 50 Lincolns go down the tube, and you get a Kennedy.
12. The most common numerical designation for a bank, for obvious reasons.
13. \$.
15. Here's our declaration: One T.J. is worth _____ Washingtons.
16. The face value of a security. (A banker who golfs at this level is quite a player.)
18. Four times a year, bankers pour thousands of numbers into one of these.
20. Lincoln reunited North and South, but Grant divided by Lincoln equals _____ .
21. Lincoln times Jackson equals _____ .
23. If a 10 Q is a quarterly report for a publicly traded bank holding company, then a 10 K is _____.
24. A code that sounds like a former Democratic presidential candidate took up the drums.
26. It's been reported that this is a good item for peer analysis.
28. Number most use for seeing what ballpark of bank they are dealing with.
29. FDIC reported there were 6.622 of these in the U.S. system as of Sept. 30, 2010.
36. A plastic barrier that credit users must respect.
37. Interest you get by losing face.
38. Connoting interest on interest.
39. A funny word for this number, considering that, once you have it, either a person owes the bank or the bank owes the customer.
40. 24 of these makes for golden dreams.
43. A basic unit of commercial real estate, which every business lender should have sense of down to the bottom of his or her toes.
49. Good beef, and anyone getting business money on this basis wouldn't beef, either.