

FINC 4561 – Section E01 – BANK MANAGEMENT – SUMMER 2015

Professor: Ron Best
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Office Hrs: See CourseDen. (You are welcome to “drop-in” whenever I am in my office.)

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Additional Contact Information:

I am “on the road” much of the summer, but I check email often (rbest@westga.edu). Always email me any inquiries, but feel free to call. When calling, try my office first: 678-839-4812 (leave a message), my cell next: 678-378-8573, and then my home: 770-838-9165 (leave a message). **If you have a problem that needs immediate attention, text me on my cell: 678-378-8573.** Please do not call after 9:30 pm or before 8:00 am.

The policy of the University of West Georgia is that each student is responsible for checking his/her my.westga.edu e-mail account on a regular basis. Check your account to ensure that it is not beyond its quota and can receive new messages.

- I. **Catalog Description:**
Analysis of functions and operations of commercial, investment, and savings banks. Primary emphasis is on investment, financial structure, and the bank’s role in determining financial variables and resource allocation.
- II. **Required Background or Experience:**
- A. **Prerequisite:** FINC 3511
 - B. **Prerequisite Justification:** Basic knowledge of finance is needed to work with risk/return tradeoff, analysis of financial data, security markets, financial instruments, and present value analysis.
 - C. **General Education (Core) Contributions:** The course uses the oral skills developed in communication courses and the critical thinking and analysis abilities developed in mathematics.
- III. **Expected Outcome:** (http://www.westga.edu/accfin/index_16277.php)
- A. Communicate effectively in oral/written presentations – LG 1 (Learning Goal 1).
 - B. Use computer resources to research and analyze business problems – LG3.
 - C. Apply basic quantitative skills to banking issues – LG2.
 - D. Understand legal and ethical considerations that affect decision-making in banking organizations – LG5.
 - E. Develop the ability to read and analyze bank financial statements and use financial information to make informed decisions – LG4, LG6.
- IV. **Text:**
- A. Koch and MacDonald, Bank Management, 8th edition, Cengage. (The 6th and 7th editions will also work.)

V. **Special or Unique Student Materials:**
Additional material will be available through CourseDen and the course webpage.

VI.

VII. **Special or Unique University Facilities:**

A. Access to computer with Internet, spreadsheet, and word-processing programs as provided by the Richards College of Business Computer Lab.

VIII. **Expanded Description of the Course and Instructional Methods:**

A. Expanded Course Description: The course provides a framework within which key financial decisions and risks relating to banking within the international environment are analyzed. Analytical techniques such as financial analysis of banking data, duration, gap management, securitization, key elements relating to bank capital management, and analysis of various different risks faced by the banking organization are considered.

B. Instructional Methods

- a) Lecture and problem solving: Financial markets and institutions topics are discussed in online lectures presented by the instructor. Students are expected to solve problems and complete quizzes that relate to lectures. Students are encouraged to contact the instructor with any questions.
- b) Project: The first assignment is a bank financial analysis project. The second assignment is an asset/liability management case study.

IX. **Methods of Evaluating the Outcomes:**

A. Evaluation Tools

GRADING WEIGHTS

Exam 1	30%
Exam 2	30%
Quizzes (highest five)	20%
Project – Bank Fin Analysis	20%

GRADING SCALE

Letter Grade	Final Average
A	90
B	80
C	70
D	60
F	Below 60

***Each online quiz may be taken up to four times. The highest score is retained for grading purposes. The quizzes change each time they are opened. Quiz questions are randomly selected from the associated database.**

Sample exams can help your overall course grade. If your highest score on the sample exam is greater than your corresponding exam score, your exam score will be calculated as:

Exam Score = (1/4)(Sample Exam Score) + (3/4)(Original Exam Score).

Work submitted for credit in other courses will not be accepted for credit in this course. There is no extra credit in this course beyond that explicitly stated in the course syllabus or announced in class by the instructor. I reserve the right to “curve” grades.

Administrative Policies

- a) Information regarding test scores will not be given over the telephone. If you are absent when exams are returned, you must contact me in person or access CourseDen to receive your grade.

- b) Requests for adjustments to exam scores must be made in writing within ONE WEEK of the return of the test. Email is sufficient.
 - c) **Attendance/Participation Policy:**
 - i. Grades will be posted in CourseDen.
 - ii. Requests for quiz and exam score adjustments must be made in writing (email is fine) within ONE WEEK of grade assignment.
 - iii. **Attendance Policy:**
 - a. **Class Meetings:** There is no face-to-face attendance requirement. Online lectures are available on the course website (or CourseDen). Audio-enhanced problem solutions are available on the course webpage (or CourseDen) for sample problems.
 - b. **Scheduled Exams: If you do not attempt all assignments within the allotted time for the course, you will receive a grade of zero on the missing assignments. Your lowest quiz grade will be dropped before the quiz total is calculated. If you cannot complete the course as expected, contact me immediately.**
 - iv. **General:** You are responsible for knowledge of any administrative announcements (test information, schedule changes, etc.) that are posted in CourseDen or sent to your official UWG email address.
 - a. Code of Conduct: Honesty and integrity are necessary to the academic and professional functions of business. Dishonesty undermines the foundation of the academic environment. Improper academic conduct shall be interpreted to mean the obtaining and using of information during an examination by means other than those permitted by the instructor, including supplying such information to other students. All forms of academic dishonesty, including cheating, plagiarism, and falsification of academic records are subject to disciplinary action. Please read and adhere to the UWG Honor Code: <http://www.westga.edu/handbook/59.php>.
- B. Learning Domains
- a) Cognitive: Knowledge; comprehension; synthesis; analysis; evaluation.
 - b) Affective: Receiving; responding; valuing; organization; characterization.

NOTE 1: This course covers the following AACSB perspectives: influences of legal and regulatory issues; ethical issues; oral communication; international issues; social issues.

NOTE 2: This course covers the following teaching objectives: develops oral communication skills; develops ability to do research; develops problem solving (analytical) skills; develops critical thinking; encourages social responsibility; provides depth in major.

SCHEDULE: You may take until July 23 to finish the course, but you must adhere to the following deadlines.

Deadlines:

June 10	Last day to withdraw with a grade of W
July 9	Quizzes 1 through 3 and Exam 1
July 16	Project – Bank Financial Analysis
July 23	Quizzes 4 through 6 and Exam 2

- Quizzes/Exams close at 11:59 pm on the dates shown above.

- Do not attempt quizzes during the period from 10:00 pm on Fridays until 7:00 am on Saturdays due to CourseDen maintenance during this period.

Suggested Schedule to Complete Course by the end of Session III

NOTE: The version of the textbook listed for the class has different chapter numbers versus the old one. I did not receive the new version early enough to make the changes in CourseDen, so I have listed the NEW and OLD chapter numbers below. To stay current in the course, read the NEW chapters for each module:

June 1-3 Introduction and Module 1 (NEW: Chapters 1 and 2 – OLD: Chapters 1, 2, and 3)
Quiz 1

4-5 Module 2 (NEW: Chapter 3 – OLD: Chapters 5 and 6)
Quiz 2

Note: You are prepared to complete the project after finishing Module 2.

8-9 Module 3 (NEW: Chapters 13 and 10 – OLD: Chapters 16, 12, and 13)
Quiz 3

10 **Exam 1**

June 10 – Last Day to Withdraw with a Grade of W.

11-12 Module 4 (NEW: Chapter 16 – OLD: Chapter 10)
Quiz 4

15-16 Module 5 (NEW: Chapter 12 – OLD: Chapter 15)
Quiz 5

17-23 Module 6 (NEW: Chapters 7, 8, and 9 – OLD: Chapters 7 and 8)
Quiz 6

24 Review

25 **Exam 2**