FINC 4561 – BANK MANAGEMENT – SPRING 2011 – MWF 9:00 am

Professor: Ron Best
Phone: (678) 839-4812
Office: Room 206 - Adamson
Office Hrs: M & W: 8:00-9:00 am; 12:30-3:00 pm; T: 12:30-3:30 pm; and by appointment. (You are welcome to “drop-in” whenever I am in my office.)

Web-page: http://www.westga.edu/~rbest
Email: rbest@westga.edu

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.

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: (www.westga.edu/~accfin/outcomes.htm)

A. Communicate effectively in oral/written presentations – LG 1 (Learning Goal 1).

B. Use computer resources to research and analyze business problems – LG 3.

C. Apply basic quantitative skills to banking issues – LG 2.

D. Have an understanding of political, legal, and ethical considerations that affect decision-making in banking organizations – LG 5.

E. Develop the ability to read financial statements and use financial information to make informed financial decisions – LG 4, LG 6, LG 7.
IV. Text:


V. Special or Unique Student Materials:

Additional handouts from various sources will be distributed during the session.

VI. Special or Unique University Facilities:

Access to the Richards College of Business Computer Lab.

VII. 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 lectures (both in-class and online) presented by the instructor. During lectures, students contribute through their comments and their evaluation of analytical problems.
   b) Simulation Participation and Presentation: Student groups of 4-6 members manage the activities of a simulated bank. Each bank competes with other banks in the economy. Students obtain a hands-on experience in managing the various functions of a commercial bank.

VIII. Methods of Evaluating the Outcomes:

A. Evaluation Tools

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<thead>
<tr>
<th>GRADING WEIGHTS</th>
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<tr>
<td>Exam 1</td>
<td>30%</td>
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<tr>
<td>Exam 2</td>
<td>30%</td>
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<tr>
<td>Quizzes (top 5)</td>
<td>15%</td>
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<tr>
<td>BankExec Journal</td>
<td>10%</td>
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<tr>
<td>BankExec Presentation</td>
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<td>BankExec Participation</td>
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The quiz schedule will be posted in CourseDen. Your BankExec grade will include a peer evaluation by your group members.

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.

c) Attendance/Participation Policy:
   i. Regular Class Meetings: You are expected to attend all scheduled face-to-face class meetings. You start the semester with two Rounding Points. If you do not lose the points, they will be added to your overall average grade at the end of the semester. Each absence results in a 1 point deduction from your overall final average unless the absence is excused by the instructor. Attendance will be taken using a seating chart and signup sheet. It is your responsibility to sign the roll. You will be dropped from the class if you exceed five absences. There will be a participation grade assigned by your peers that will affect your BankExec Grade.

   ii. Scheduled Exams: There are no makeup quizzes. If you fail to complete a quiz in the allotted time, you will receive a zero on that quiz. Your lowest quiz grade will be dropped. If you do not complete an exam in the allotted time, you must take a makeup exam that may include an oral examination portion. Please notify me in advance if you will be unable to take an exam at the scheduled time. If you do not contact me within one week of the missed exam, you will receive a zero.

   iii. General: You are responsible for knowledge of any administrative announcements (test information, schedule changes, etc.) that are made at any time during scheduled class periods regardless of whether you are in attendance. It is recommended that you make a reciprocal agreement with a classmate to share missed notes and other class information.

d) 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.

B. Learning Domains

a) Cognitive: Knowledge; comprehension; synthesis; analysis; evaluation.

b) Affective: Receiving; responding; valuing; organization; characterization.
IX. **TENTATIVE SCHEDULE** (This schedule could require modification.)

Jan 5-7 Introduction and Chapter 1
    10-12 Chapters 2 and 3
    14 Quiz 1 (Online)
    17 **MLK Holiday**
    19-26 Chapters 5 and 6
    28 Quiz 2 (Online)
Jan 31–Feb 9 Chapters 16, 12, and 13
Feb 11 Quiz 3 (Online)
    14-23 BankExec Simulation Discussion
    25 Decision 1 Due (3:00 pm)
Feb28-Mar 2 **Exam 1 – Parts 1 and 2 (March 2 – Last Day to withdraw with grade of W)**
Mar 4 Optional Progress Review Consultations
    7-11 **SPRING BREAK**
    14-16 Chapter 10
    18 Decision 2 Due (3:00 pm) and Quiz 4 (Online)
    21-23 Chapter 15
    25 Decision 3 Due (3:00 pm) and Quiz 5 (Online)
    28-30 Chapters 7 and 8
Apr 1 Decision 4 Due (3:00 pm)
    4 Chapters 7 and 8
    6 Decision 5 Due (3:00 pm)
    8 Decision 6 Due (3:00 pm)
    11 Decision 7 Due (3:00 pm)
    13 Decision 8 Due (3:00 pm)
    15 Quiz 6 (Online)
    18-22 BankExec Presentations (BankExec Journals Due 4/19 at 9:00 am)
    26-28 **Exam 2 – Parts 1 and 2**

X. **Notes:**
   A. **Note 1:** This course covers the following AACSB perspectives: influences of legal and regulatory issues; ethical issues; oral communication; international issues; social issues.
   B. **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.