

FINC 4561 – BANK MANAGEMENT

Expanded Course Outline

Spring 2019 – Section 01

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Course Webpage (www.westga.edu/~rbest)

Office Hrs: Monday 8:00-11:00 am and by appointment. You are welcome to “drop-in” when I am in my office.

CourseDen Login Page (<https://westga.view.usg.edu/d2l/login>)

Additional Contact Information:

- Please send all email to my UWG account, rbest@westga.edu. I try to reply to email within 24 hours.
- When calling, try my office first, 678-839-4812. Leave a message if I do not answer, and then try calling my cell phone, 678-378-8573. If I do not answer, leave a message. You are also welcome to try my home number: 770-838-9165. Please do not call before 8:00 am or after 9:30 pm.
- You may also send me text messages at 678-378-8573. I may be able to respond more quickly to texts.
- I will send announcements to the class via official UWG email and in CourseDen. The policy of the University of West Georgia is that each student is responsible for checking her/his my.westga.edu e-mail account on a regular basis. Check to be sure that your account has not exceeded its quota and can receive new messages.

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.

Required Background or Experience:

- Prerequisite: FINC 3511
- Prerequisite Justification: Basic knowledge of finance is needed to work risk/return tradeoff, analysis of financial data, security markets, financial instruments, and present value analysis.
- General Education (Core) Contribution: Course uses writing skills developed in English courses, oral skills developed in speech courses, mathematical methods and critical thinking from mathematics courses.

Learning Goals:

[Goals Link \(www.westga.edu/academics/business/accounting-finance/program_page.php?program_id=18\)](http://www.westga.edu/academics/business/accounting-finance/program_page.php?program_id=18)

- Communicate effectively - LG1 (Learning Goal 1).
- Apply basic quantitative skills to banking issues – LG2.
- Use information technology to solve business problems – LG3.
- Develop the ability to read bank financial statements and use financial information to make informed financial decisions – LG4, LG6.
- Understand how ethical decision-making and globalization affect organizations – LG5.

Text and References:

- Commercial Banking: The Management of Risk, 4th Edition, by Kolari and Gup. Textbook Media Press, 2017, ISBN: 978-009969962-4-2. Book available at UWG Bookstore and directly from publisher at: [Textbook Media \(https://www.textbookmedia.com\)](https://www.textbookmedia.com)

Special or Unique Student Material:

Additional material will be available through CourseDen and the course webpage.

Special or Unique University Facilities:

Access to computer with Internet, spreadsheet, and word-processing programs as found in RCOB Computer Lab.

Expanded Description of the Course:

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.

Instructional Methods:

- Lecture and Problem Solving: Financial markets and institutions topics are discussed in 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.
- Project: The assignment is a bank financial analysis project where students choose a bank and examine its financial performance.

Methods of Evaluating Outcomes:

Evaluation tools: All quizzes and exams are taken online. Exam 1 covers material from the beginning of the course until the Exam 1 date. Exam 2 covers material starting after Exam 1 until the Exam 2 date. Exam 3 covers the material starting after Exam 2 until the Exam 3 date. The Final Exam is comprehensive covering all material in the course, but it is weighted more toward the last half of the course.

GRADING WEIGHTS

Self-Test Introduction Quiz	3%*
Quizzes 1-6 (5 highest)	10%**
Project	15%
Exam 1	24%***
Exam 2	24%***
Exam 3	24%***

GRADING SCALE

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

***The Self-Test Introduction Quiz may be taken an unlimited number of times until its due date. However, you must score 100 on the quiz before proceeding with the course. The quiz only covers material from the syllabus and course introduction materials.**

****Each of the remaining quizzes may be taken up to four times.** The highest score for each quiz is retained for grading purposes. The quizzes change each time they are opened. **The quizzes cover the basic material from each section. They do not cover all the material. The exams will cover all class material.** Time limits are set at twice the time you are expected to need to complete the quizzes. The lowest of the 6 quiz scores is dropped.

*****There are corresponding sample exams in CourseDen for all exams.** Sample exams are provided as study aides. Sample exams can increase your exam scores, but cannot lower your scores. If your highest sample exam score is lower than your actual exam score, you keep your actual exam score. If your highest sample exam score is greater than your actual exam score, your adjusted exam score will be calculated as:

Exam Score = $(1/4)(\text{Sample Exam Score}) + (3/4)(\text{Actual Exam Score})$.

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 Information:

- Information regarding course grades will not be given over the telephone. Grades will be posted in CourseDen.
- Requests for quiz and exam score adjustments must be made in writing (email is fine) within ONE WEEK of grade assignment.
- Attendance Policy:
 - Class Meetings: This class is no penalty for not attending class. However, it is expected that class attendance will help you successfully complete the course.
 - Scheduled Exams: No makeup quizzes will be given unless offered to the entire class. If you miss a quiz you will receive a grade of zero on that quiz. Your lowest quiz grade will be dropped before the quiz average is calculated. If you miss an exam, you will receive a zero unless your reason for missing the exam is deemed valid by the instructor. You must contact your instructor regarding your excuse for missing an exam within one week of the closing time of the exam or you will receive a zero on the exam.
 - 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.
- 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 which is found at the following link: [UWG Honor Code \(www.westga.edu/handbook/59.php\)](http://www.westga.edu/handbook/59.php).
- Student Rights and Responsibilities: Review information at: [Common Language for Course Syllabi \(www.westga.edu/administration/vpaa/common-language-course-syllabi.php\)](http://www.westga.edu/administration/vpaa/common-language-course-syllabi.php). Documents at this link contain important information pertaining to your rights and responsibilities in this class. Because these statements are updated as federal, state, university, and accreditation standards change, you should review the information each semester.
- Campus Carry at UWG: Information concerning Georgia House Bill 280 may be found at: [Campus Carry \(www.westga.edu/police/campus-carry.php\)](http://www.westga.edu/police/campus-carry.php) .
- Credit Hour Policy (3 credit hours): Students in this class will spend around 150 minutes per week with faculty instruction (either face-to-face or online). Generally, students can expect to spend at least an additional 300 minutes per week beyond instruction. This additional work may include, but is not limited to, readings, assignments, projects, group work, research, and test preparation.

Course Schedule:

- Basic Information
 - *All quizzes, exams, and projects close at 11:59 pm on the due dates listed below.*
 - *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.*
 - The schedule may require modification. Any changes will be noted in CourseDen.
- Important Due Dates
 - January 16 Self-Test Introduction Quiz
 - *You will be dropped from the class if you do not score 100 on the Self-Test Introduction Quiz by its deadline.*
 - February 20-21: Exam 1
 - February 27: Last day to withdraw with a grade of W.
 - March 27-28: Exam 2
 - April 17: Project
 - May 1-2: Exam 3
- Suggested Weekly Schedule:
 - Unless otherwise noted, each week we will meet face-to-face on Monday.
 - Unless otherwise noted, each week Wednesday will be reserved for online work.
 - Week of 1/7
 - Course Materials and Begin Module 1: Introduction to Banking (Chapters 1 and 2)
 - Meet face-to-face 1/7 and 1/9
 - Week of 1/14
 - Module 1 (continued)
 - **Self-Test Introduction Quiz (closes 1/16)** – You will be dropped from the class if you do not score 100 on the Self-Introduction Quiz by its due date.
 - Week of 1/21
 - **MLK Holiday – Monday, January 21**
 - 1/23 – Module 1 (online)
 - **Quiz 1 (closes 1/28)**
 - Week of 1/28
 - Module 2: Bank Performance and Bank Valuation (Chapters 3 and 4)
 - Week of 2/4
 - Module 2 (continued)
 - Week of 2/11
 - Module 2 (continued)
 - **Quiz 2 (closes 2/18)**
 - Week of 2/18
 - Review for Exam 1
 - **Exam 1 – (1:00 am Wednesday, February 20 – 11:59 pm Thursday, February 21)**
 - Week of 2/25
 - Module 3 Bank Investments and Lending (Chapters 7, 9, and 10)
 - **Last day to withdraw with a grade of W is Wednesday, 2/27**
 - Week of 3/4
 - Module 3 (continued)
 - **Quiz 3 (closes 3/11)**

- Week of 3/11
 - Module 4: Bank Funding Sources (Chapters 12, 13, and 14)
 - **Quiz 4 (closes 3/25)**
- Week of 3/18
 - **Spring Break**
- Week of 3/25
 - Review for Exam
 - **Exam 2 (1:00 am Wednesday, March 27 – 11:59 pm Thursday, March 28)**
- Week of 4/1
 - Module 5: Asset Liability Management (Chapters 5 and 6)
- Week of 4/8
 - **Project Workweek (online) – No face-to-face meeting this week**
- Week of 4/15
 - Module 5 (continued)
 - **Project – Due April 17**
- Week of 4/22
 - Module 5 (continued)
 - **Quiz 5 and 6 (both close 4/29)**
- Week of 4/29
 - Review for Exam 3
 - **Exam 3 – (1:00 am Wednesday, May 1 – 11:59 pm Thursday, May 2)**