

FINC 4561 – Section E01 – BANK MANAGEMENT – SUMMER 2018

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

Additional Contact Information:

Please send all email to my UWG account (rbest@westga.edu). I will try to reply to email within 24 hours. If calling, try my office number first, 678-839-4812. If you have a problem that needs immediate attention, send a text to my cell phone: 678-378-8573. You may also call me on my cell phone. If I do not answer, please leave a message and send me a text. 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.

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/acffin/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. Commercial Banking: The Management of Risk, 4th Edition, by Kolari and Gup. Textbook Media Press, 2017, ISBN: 978-0-9969962-4-2. Book available at UWG Book store and directly from publisher at: <https://www.textbookmedia.com/>

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

VI. **Special or Unique University Facilities:**
Access to computer with Internet, spreadsheet, and word-processing programs as provided by 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 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.

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

A. Evaluation Tools

GRADING WEIGHTS

Exam 1	24%
Exam 2	24%
Exam 3	24%
Self-Test Introduction Quiz	3%
Quizzes (Highest five)	10%
Project – Bank Fin Analysis	15%

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. Your lowest quiz score is dropped.**

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).

The material covered on each exam is described in CourseDen in the associated exam information modules.

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. Grades will be posted in CourseDen. You may contact me in person or email me from your official UWG account to discuss your grades.
- 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. There is no face-to-face attendance requirement. Online lectures are available on the course website (or CourseDen).
 - ii. **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.**
 - iii. **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.
- 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. Please read and adhere to the UWG Honor Code: <http://www.westga.edu/handbook/59.php>.
- e) Student Rights and Responsibilities: Review information at this link: <https://www.westga.edu/administration/vpaa/common-language-course-syllabi.php> The 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.
- f) Campus Carry at UWG: Information concerning Georgia House Bill 280 may be found at: <https://www.westga.edu/police/campus-carry.php>.
- g) 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 readings, assignments, projects, group work, research, and test preparation.

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:

- Assignments open at the start of class and close at 11:59 pm on the listed date.

FINC 4521 is NOT a prerequisite for a course you are taking in Session IV (July Session), you may take until July 23 to complete the course.

There are suggested schedules below for completing the course by the end of Session III or by the end of Session IV. You do not have to exactly follow the schedules as listed, but **you must meet the following deadlines**. You may always work ahead of the schedules.

Important Due Dates:

June 5	Self-Test Introduction Quiz (closes at 11:59 pm)
June 12	Last day to withdraw with a grade of W
June 18	Quizzes 1 and 2, and Exam 1
June 25	Project
July 9	Quizzes 3 and 4, and Exam 2
July 23	Quizzes 5 and 6, and Exam 3

- 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

May 31- June 4	Course Materials and Introduction and Module 1: Introduction to Banking Self-Test Introduction Quiz (Deadline: June 5) Quiz 1
June 5-11	Module 2: Bank Performance and Bank Valuation Quiz 2 (Note: You are prepared to complete the project after finishing Module 2.)
June 11	Exam 1
June 12 – Last Day to Withdraw with a Grade of W.	
June 12-13	Module 3: Bank Investments and Lending Quiz 3
June 14-18	Module 4: Bank Funding Sources Quiz 4
June 18	Exam 2

June 19-21 Module 5: Asset Liability Management
Quiz 5 and Quiz 6

June 25 **Exam 3 and Project**

Suggested Schedule to Complete Course by the end of Session IV

May 31- Course Materials and Introduction and Module 1: Introduction to Banking
June 10 **Self-Test Introduction Quiz (Deadline: June 5)**
Quiz 1

June 11-18 Module 2: Bank Performance and Bank Valuation
Quiz 2
(**Note: You are prepared to complete the project after finishing Module 2.**)

June 18 **Exam 1**

June 12 – Last Day to Withdraw with a Grade of W

June 25 – Project

June 19-27 Module 3: Bank Investments and Lending
Quiz 3

June 28- Module 4: Bank Funding Sources
July 9 Quiz 4

July 9 **Exam 2**

July 10-19 Module 5: Asset Liability Management
Quiz 5 and Quiz 6

July 23 **Exam 3**