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*FIN 537—Bank Management I*

# Course Overview

This course is the first in the Bank Management series, which are capstone courses for Banking and Finance majors. As such, it is application based, applying financial knowledge learned in all other courses to problems encountered in banking. The student will use financial concepts to explore financial institution management including asset, liability, and capital management and the risks involved for financial institutions. Offered only during the fall semester.

Prerequisites:According to the catalog, students should have completed Finance 331 and Finance 338 with a C minimum. The student should have a solid and foundational understanding of basic finance. The student should also have a good grasp of accounting and algebra.

Department policy for majors: This course counts towards the Banking and Finance major, and requires a C or higher grade for course to count toward graduation.

## *Instructor*

**Instructor: Dr. Ken B. Cyree**

**Office: 253 Holman Hall**

**Office Hrs.: Via email or to schedule a Zoom meeting, contact Kathy Mikell at** [**kmikell@bus.olemiss.edu**](mailto:kmikell@bus.olemiss.edu)

**Web Page:** [**http://faculty.bus.olemiss.edu/kcyree**](http://web.bryant.edu/~kcyree)

**e-mail:** [**kcyree@bus.olemiss.edu**](mailto:kcyree@bus.olemiss.edu)

**Office Phone: 662-915-1103**

**Course Description**

The student will use financial concepts to explore financial institution management including asset, liability, and capital management and the risks involved for financial institutions. Students will learn about practical application of tools to real-world financial institution problems including exploring the banking industry’s recent regulatory changes, valuing securities and loans, as well as risk identification and management. Students will be better prepared to take industry certification exams such as Series 3 (commodity trader), Series 6 (investment company product representative), Series 7 (broker/dealer/trader), or CFA/CFP exams.

**Course Learning Objectives**

Students will learn about practical application of tools to real-world financial institution problems including exploring the banking industry’s recent regulatory changes, valuing securities and loans, as well as risk identification and management.

## *Methods of Instruction*

Since the course is online for Fall 2020, there will be lecture and some practice problem examples. Students can interact with each other, and with the Instructor through email and Zoom.

# Course Expectations

Students should proceed through the modules sequentially, in the order they are posted in Blackboard.

## *Time management*

In general, it is good practice to study the slides and lecture and spend at least twice as long as the lecture on the material. For example, if a lecture is two hours, you will spend at least four hours learning the material to be prepared for assignments.

## *Ground Rules for Interaction/ Engagement*

Classes will be lecture and group discussion boards since we are online due to COVID-19.

*Discussion board*There is no requirement to post in the discussion board. You should post to have questions answered and to help your colleagues understand the material better. Discussion board posts should focus on the material being reviewed that week.

Every post must follow English grammar rules. Be respectful of others’ ideas. Do not make insulting or inflammatory statements to any class members. Rude, obscene, or disrespectful posts will not be tolerated.

Part of the learning in this class is through participants helping each other troubleshoot problems and develop critical-thinking skills. Working through questions on the discussion forum is an excellent method to develop proficiency in these areas.

*Exams*  
Exams will be open book and notes without any outside collaboration. The answers must be your own work and any violation is considered cheating. The School of Business Administration upholds honor and academic integrity in all of its teaching, research, and service activities. All business faculty, staff, and students are charged with the responsibility to behave with personal and professional integrity and to refrain from dishonorable conduct.

*Additional Expectations*  
There are no additional expectations not included in this template.

# Course Requirements

## *Required Materials*

Text

Bank Management, 8th Edition, Timothy Koch and Scott MacDonald, Thomson Southwestern Publishing Company, 2014.

**Technology**

INTERNET ACCESS   
You must have access to the Internet, preferably high speed Internet, for the duration of this course.

* + SOFTWAREYou must have access to a computer with the following software installed:
  + Microsoft Office - You must have consistent access to a professional word processor and a presentation program. Alternatives to MS Office are [WPS Office Free](https://www.wps.com/office-free), [SoftMaker FreeOffice](http://www.freeoffice.com/en/), [OpenOffice](http://www.openoffice.org), and [LibreOffice](https://www.libreoffice.org/).
  + BROWSERS, PLUG-INS, PLAYERS AND VIEWERS  
    In order to take full advantage of all the features in this course, be sure you have the right technology at your fingertips. This includes:
* A [Blackboard-supported browser](https://help.blackboard.com/Learn/Administrator/Hosting/Release_Notes/Browser_Support) – **Firefox** is preferred on all computers
* [Acrobat Reader](http://get.adobe.com/reader/)

Run [Blackboard Browser Checker](https://en-us.help.blackboard.com/Learn/Administrator/Hosting/Browser_Support/Browser_Checker) to verify browser and installed technologies on your computer.

* HARDWARE
* Computer Speakers or headsets

## *Tech support*

The [**IT Helpdesk**](http://www.olemiss.edu/helpdesk), centrally located in Weir Hall, is open Monday through Friday, 8 a.m. to 5 p.m. The helpdesk offers assistance to Ole Miss students and employees with technology-related issues involving software, hardware and networking. It provides support for email, Wi-Fi, Microsoft Office and other campus-wide applications. Come by Weir Hall or call us at 662-915-5222. Email [helpdesk@olemiss.edu](mailto:helpdesk@olemiss.edu) or visit their website for more information.

# Course Policies

## *Communication Policy*

The best way to contact me is through email at [kcyree@bus.olemiss.edu](mailto:kcyree@bus.olemiss.edu). I will generally respond within 24 hours, with the exception of weekends. If you email me after 10:00 PM, I will not see it until the next day.

## *Grading*

* Grading will be immediate in Blackboard.

The calculation for your grade is:

| **Categories** | **Percentage** | **Date** |
| --- | --- | --- |
| Quizzes | 10% | Each non-exam Monday Throughout Semester (except Labor Day) |
| Exam 1 | 30% | September 21, 2020 |
| Exam 2 | 30% | October 19, 2020 |
| Final Exam | 30% | November 18, 2020 |
| **Total** | 100% |  |

## *Grading Scale*

A = 90 – 100%  
B = 80 – 89%  
C = 70 – 79%  
D = 65 – 69%  
F = Below 60%

## *Attendance Policy*

There will not be attendance, except that you will be given a window of time each Monday (e.g., 7:00 AM to 11:00 PM) to do your quiz or exam. Attendance verification in this course during the first two weeks of the semester will be whether or not you take the quizzes.

## *Late Work Policy*

There is no make-up or late work unless there are extreme circumstances. If you have an illness, death in the family, or other event, please let me know as soon as you can. You can drop your lowest quiz for any reason of your choosing. That is, I will drop the lowest quiz grade regardless of the circumstances. You only get one dropped even if you miss more than one class for “excused” reasons (e.g., computer problems, illness, death in the family, work, school activities, work, etc.). This means you have to manage your attendance. I recommend not missing any classes or quizzes and dropping those with lower grades to raise your quiz average. I also recommend not procrastinating until the end of the quiz period so you have time to adjust if your internet is slow or computer is not working as required.

# University of Mississippi Policies

## *Testing Policy*

You will do your exams on Blackboard and need to make sure you can access the class material well before the exam date. The quizzes are a low-stakes way to make sure you are comfortable with the setup. Again, I urge you not to procrastinate and start the exam too late to adjust if problems arise. The exams will be set up so that if you spend time looking up answers that you should know, it will be difficult to finish. Thus, it is wise to study and know the material.

## *Disability Access and Inclusion*

The University of Mississippi is committed to the creation of inclusive learning environments for all students. If there are aspects of the instruction or design of this course that result in barriers to your full inclusion and participation or to accurate assessment of your achievement, please contact me as soon as possible. Barriers may include, but are not necessarily limited to, time limits, difficulty with the acquisition of lecture content, inaccessible web content or the use of non-captioned or non-transcribed video and audio files. Students must also contact Student Disability Services at 662-915-7128 or sds.olemiss.edu so that office can 1) explore if barrier removal is necessary; 2) provide you, if approved, with Instructor Notification forms; 3) facilitate the removal of curricular barriers; and 4) ensure you have equal access to the same opportunities for success that are available to all students.

## *Copyright Notice*

Materials used in connection with this course may be subject to copyright protection under Title 17 of the United States Code. Under certain Fair Use circumstances specified by law, copies may be made for private study, scholarship, or research. Electronic copies should not be shared with unauthorized users. Violations of copyright laws could subject you to federal and state civil penalties and criminal liability as well as disciplinary action under University policies.

## *IT Appropriate Use Policy*

This policy sets forth the privileges of and restrictions on students, faculty, staff, and other users with respect to the computing and telecommunications systems offered by the University of Mississippi (UM). This policy is designed to protect the University community from illegal or damaging actions by individuals, either knowingly or unknowingly. Inappropriate use exposes the University to risks, including virus attacks, compromise of network systems and services, and legal issues. This policy directly addresses copyright issues related to illegal downloads and peer-to-peer file sharing. For Appropriate Use Policy questions, send an email to [aup@olemiss.edu](mailto:aup@olemiss.edu).

## *Academic integrity*

The University of Mississippi is dedicated to supporting and sustaining a safe and scholarly community of learning dedicated to nurturing excellence inside and outside of the classroom. Each student has a duty to become familiar with University values and standards reflected in University policies, and each student has a duty to honor University values and standards reflected in University policies. These policies are outlined in the [M Book](http://conflictresolution.olemiss.edu/m-book/). For a complete listing of policies, please visit the University Policy Directory.

## *Verification of Student Attendance Policy*

See above.

## *Student Privacy Policy*

The University of Mississippi protects the privacy of all students, including online and distance learning students, through adherence to the Family Educational Rights and Privacy Act of 1974 (FERPA) through compliance with other institutional policies and procedures governing the management and security of protected information of faculty, staff, and students, and by outlining the expectations of privacy for the university community as regards to electronic information. [Student Privacy Policy](https://secure4.olemiss.edu/umpolicyopen/ShowDetails.jsp?istatPara=1&policyObjidPara=11873531)

# Course Outline

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| --- | --- | --- |
| ***Topic*** | ***Title*** | ***Pages*** |
| Introduction | Syllabus review and Toolkit review |  |
| Chapter 1 | Banking and the Financial Services Industry | 1-29 |
| Chapter 2 | Government Policies and Regulation | 31-66 |
| **Exam 1** | **Monday, Sept 21, 2020** |  |
|  | **Note that the last drop date is October 5, 2020** |  |
| Chapter 3 | Analyzing Bank Performance | 67-157 |
| Chapter 4 | Managing Noninterest Income and Noninterest Expense | 159-187 |
| Chapter 5 | The Performance of Nontraditional Banking Companies | 189-211 |
| **Exam 2** | **Monday, October 19, 2020** |  |
| Chapter 6 | Pricing Fixed Income Securities | 213-240 |
| Chapter 10 | Funding the Bank | 365-411 |
| Chapter 11 | Managing Liquidity | 413-448 |
| **Exam 3 (Final)** | **Wednesday, November 18** |  |