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FIN 450.01: Banking

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The University of Montana
School of Business Administration

Fin 450: Banking

Course Outline
Spring 2004

Professor: Tony Crawford
Course: Fin 450: Banking
Location: Section01: MWF 11:10-12:00 GBB L04
Office: 304 GBB.
Office Phone: 243-2557
Office Hours: T 1:30-3:00
W 2:00-3:30
E-Mail: tony.Crawford@business.umt.edu
Web Page: www.business.umt.edu/faculty/Crawford/

General Information:

This is an advanced course in Finance; therefore, much of the responsibility for a successful course rests with you. You are expected to prepare to contribute to the class every period and thereby realize the greatest benefit from the course.

Course Materials:

Required:

Rose, Peter S. Commercial Bank Management, 5th edition, McGraw-Hill Irwin 2002.

Other:

Business Press: The Wall Street Journal
American Banker

Course Objective:

Banks have been at the heart of economic activity for over eight centuries, and they are still preeminent, even though other financial intermediaries are growing in importance. What constitutes "banking" has changed tremendously over the years and will continue to change into the future. The Financial Services Modernization Act of 1999 allows banks, securities firms, and insurance companies to merge. Ultimately some banks will position themselves to become one stop financial services supermarkets. This is a dramatic change from the pre 1980's banking industry that was heavily regulated. Bank Management has always been synonymous with risk management, however the nature of risk has changed tremendously with the changing regulatory environment.

The Purpose of this course is to acquaint the student with the role of commercial banks in the capital market and to introduce and apply financial management concepts to the fundamental financial decisions that bank managers make. Attention will be focused on the ever changing banking environment and regulations, the nature of risks faced by banks, asset/liability management, the investment decision (asset management), as well

as, the credit (credit management) and financing (liability management) decisions of commercial banks.

Course Homework, Quizzes, and Exams (Preliminary):

Exams (4)	70% (Equally Weighted)
Class Participation	10% (Details TBA)
Misc. Class Assignments	<u>20%</u>
	100%

Exam

For now, the exam format is four non-cumulative mid-terms. Exam format will consist of multiple choice, short-answer questions and problems. Exam questions will come from homework, lecture and case discussions. You should be able to complete all assigned homework, and understand lecture examples for exams.

General Homework:

These are questions and problems from the text that I think you should be able to complete for test purposes. Some may be covered in lectures while others will not. Problems will not be collected but answers are posted on my web site.

Misc. Class Assignments

From time to time I will assign problems for you to work out in class. Some of these assignments may take place in the computer lab (GBB 213). The assignments will be a mixture of "book type" problems and web exercises. These assignments often be completed in class and submitted at the end of class. I will most likely assign you to work in pairs on these projects.

Other Homework: On occasion I may assign problems for students to complete outside of class. These assignments will be made in class at least a week before they are due. Students are responsible for getting these assignments in class.

Extra Credit:

Students can earn up to 5% extra credit by finding current news articles pertaining to topics in this class. Wall Street Journal articles or other popular business outlets can be used. Students must write a brief (1/2 page synopsis) and present the information in class for discussion. If interested you must arrange this with me prior to the last two weeks of instruction.

Articles can be used only once in class, and must be highly relevant to course topics! Once an article is submitted it cannot be used by any other students.

Attendance:

I will not take attendance in class, but I expect you to be at class. Not all in class assignments will be scheduled in advance. If you miss an assignment you will receive a zero for that assignment. I will also randomly call on students to answer questions, if you are not there, you will receive a zero for that day. When you don't attend class, you miss out and others miss out on your contributions.

Class Rules: (TBA)

Web Page:

My web page contains note outlines for use in lecture. The notes will be published in advance of class and you are strongly encouraged to have them for class. The notes will contain tables and other information that will facilitate note taking in class. To save money it wouldn't be a bad idea to pair up with students and take turns printing off the files. It is cheaper to copy then to print in the labs.

The web site will also contain homework solutions to assigned questions and problems so that you can check your progress. However, I strongly encourage you to attempt the problems without solutions first. This will prepare you for exams. It is amazing how much easier the problems seem when you have the answer in front of you.

Curves:

I do not write exams with the intension of curving. I believe that exams are straight forward representations of the material covered. However, I am a realist and from time to time I will need to curve scores. My belief is that curves should be used when I write an exam that is too hard. Curves are not used to bounce your grades when you do not adequately prepare. When I do use a curve I will follow the following rule(s):

1. If I do offer a curve on an exam it will not be automatic! If you score below 65% on an exam (before the curve) you must see me in office hours or by appointment so that we can discuss why you struggled on an exam, and what you can do to improve your next score. You will not receive a curve until you meet this requirement. Furthermore, this must be done before the subsequent exam. Failure to meet this criterion will result in lose of curve for you.
2. If attendance becomes an issue in this class, I reserve the right to employ an attendance based curve requirement. If this becomes an issue I will detail this requirement in class, and it will apply to all future tests!