

## Bank Management Course Syllabus

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| <b>Course Chinese Title:</b> 商业银行经营管理  | <b>Course Category (Compulsory/ Elective) :</b> Compulsory |
| <b>Course English Title:</b> Bank Management   |  |
| <b>Total Hours/ Hours Per Week/ Credit(s):</b> 48/3/3  | <b>Lab Practice/ Practical Hours:</b> 8                    |
| <b>Prerequisites:</b> Financial accounting and Economics   |  |
| <b>Teaching Time:</b> Weeks 1-16 Wednesday 14:30-17:10   | <b>Classroom:</b> Room 1208, Guancheng Campus              |
| <b>Class:</b> 2018 Economics and Finance (Financial Management Industry-University International Program)  |  |
| <b>College:</b> Economics and Management   |  |
| <b>Instructor Name/ Academic Title:</b> Huang Chunyang / Lecturer  |  |
| <b>Office Hour:</b> Tuesday 14:30-16:00 at 3207 Guancheng Campus; by appointment   |  |
| <b>Course Assessment Method:</b> Open book (    )    Close book ( <input checked="" type="checkbox"/> )    Report (    )    Other (    )   |  |
| <b>Required Textbook:</b> Bank Management & Financial Services (8th edition), Peter S. Ross, 2014, China Machinery Press<br><b>Supplementary Materials:</b> other materials will be distributed in the classes   |  |
| <b>Course Description:</b> This course introduces the basic concepts, tools, and techniques in bank and other financial services industries. The focus will be on the operation and management of commercial banks. Key contents include (1) financial performance of bank and other financial service firms, (2) risk management of commercial bank and other financial service firms, (3) managing investment portfolio and liquidity positions for financial firms (4) managing sources of funds for financial firms, (5) business and consumer loans, (6) regulation of financial service industry, etc. |  |
| <b>Course Objectives</b><br><br>After this course, you should be able to:<br><br>LO1: Understand the key concepts, tool and techniques in financial service industry management.   |  |

LO2: Analyze and evaluate the financial performance and risks of banks and other financial service firms.

| Course Plan |  |                |       |   |                    |            |            |                              |
|-------------|--|----------------|-------|---|--------------------|------------|------------|------------------------------|
| Week        | Topic  | Instructor     | Hours | Expected Learning Outcomes  | Instructional Mode | Activities | Assignment | Supporting Course Objectives |
| 1           | Introduction to banking and financial services industry                  | Huang Chunyang | 2     | Understanding the basic concepts in banking and financial service industry<br><br>Ethical and Political Learning: discussing the “public goods” nature of banking industry and the need for regulations | offline            | lecture    |            | LO1                          |
| 2           | The organization and structure of banking and financial service industry | Huang Chunyang | 2     | Understanding the structures of banking and other financial firms   | offline            | lecture    |            | LO1                          |
| 3           | Financial statement of banks and other financial service                 | Huang Chunyang | 2     | The special accounting treatment of banks   | offline            | lecture    |            | LO1                          |

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|---|--|----------------|---|--|---------|---------|--|-----|
|   | firms  |                |   | and other financial service firms  |         |         |  |     |
| 4 | Evaluating the performance of banks and other financial service firm | Huang Chunyang | 2 | Calculating the profitability and risk of banks and other financial service firms<br><br>Ethical and Political Learning: Discussing the balance between shareholder value and social value | offline | lecture |  | LO1 |
| 5 | Duration-based interest rate risk management                         | Huang Chunyang | 2 | Understanding the duration-matched principle in interest rate risk management  | offline | lecture |  | LO1 |
| 6 | Hedging using financial derivatives                                  | Huang Chunyang | 2 | Methodologies for hedging risk using financial derivative tools  | offline | lecture |  | LO1 |
| 7 | Other tools for risk management of banks and other financial firms   | Huang Chunyang | 2 | Asset-backed securities, loan sales, and other tools for risk management   | offline | lecture |  | LO1 |
| 8 | The investment function in financial services management             | Huang Chunyang | 2 | Understanding the constraint and opportunities of investment function in banks   | offline | lecture |  | LO1 |

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|     |  |                |   | and other financial service firms   |         |         |  |     |
| 9   | Liquidity and reserve management                     | Huang Chunyang | 2 | Strategies in liquidity and reserve management  | offline | lecture |  | LO1 |
| 110 | Deposit business                                     | Huang Chunyang | 2 | Managing and pricing deposit service  | offline | lecture |  | LO1 |
| 11  | non-deposit business                                 | Huang Chunyang | 2 | Managing non-deposit liabilities and other fee income   | offline | lecture |  | LO1 |
| 12  | Management of capital                                | Huang Chunyang | 2 | Sources of banking capital and capital adequacy requirement<br><br>Ethical and Political Learning: Discussing the potential moral hazard and adverse selection problems in banking industry | offline | lecture |  | LO1 |
| 13  | Lending policies and procedures                      | Huang Chunyang | 2 | Managing credit risk  | offline | lecture |  | LO1 |
| 14  | Lending to business firms and pricing business loans | Huang Chunyang | 2 | Procedure for business loan   | offline | lecture |  | LO1 |

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| 15     | Consumer loans, credit cards, and mortgage | Huang Chunyang | 2  | Procedure for business loan | offline | lecture |  | LO1 |
| 16     | Course review                              | Huang Chunyang | 2  |                             | offline | lecture |  | LO1 |
| Total: |  |                | 32 |                             |         |         |  |     |

| Practice Plan |                    |                |       |   |               |                    |                              |
|---------------|--------------------|----------------|-------|---|---------------|--------------------|------------------------------|
| Week          | Topic              | Instructor     | Hours | Contents (Key point、Difficulty、 Ideological and political learning) | Practice Type | Activities         | Supporting Course Objectives |
| 13            | Group presentation | Huang Chunyang | 2     | Students present their team works to the class                      | Verified      | Group presentation | LO2                          |
| 14            | Group presentation | Huang Chunyang | 2     | Students present their team works to the class                      | Verified      | Group presentation | LO2                          |
| 15            | Group presentation | Huang Chunyang | 2     | Students present their team works to the class                      | Verified      | Group presentation | LO2                          |
| 16            | Group presentation | Huang Chunyang | 2     | Students present their team works to the class                      | Verified      | Group presentation | LO2                          |

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| Total |  |  | 16 |  |  |     |  |

| Assessment and Grading   |   |                |                              |
|--|---|----------------|------------------------------|
| Assessment Method  | Evaluation Criteria   | Percentage (%) | Supporting Course Objectives |
| Attendance   | If you are late or leave early, your grade will be taken one point each time. If you are absent for one class, the taken point will be 2 for each absentee. Give questions is a good way to get points in attendance. | 20%            | LO 1, 2                      |
| Group presentation   | You are required to work in groups (with not more than 4 members in a team) on a project relative to the course, and present the project to the class   | 20%            | LO 1, 2                      |
| Final Exam   | The final exam will be a close book exam. Questions on the exam cover the key contents from the lectures.   | 60%            | LO 1, 2                      |
| Syllabus Submission Date: August 28, 2020  |   |                |                              |
| <p><b>School Reviewal:</b></p> <p style="text-align: center;">Approved</p> <p style="text-align: right;">Signature: 洪志远</p> <p style="text-align: right;">Date: 2020.08.29</p> |   |                |                              |