

**THE UNIVERSITY OF TEXAS AT EL PASO**

Department of Economics and Finance

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**FIN 4311 Bank Management**

Course Syllabus, Fall 2023

- Class Hours:** 1:30 – 2:50, MW, in BUSN - 321
- Delivery Method:** Face-to-Face
- Office Hours:** 1:00-1:30 MW, and 3:00-4.00 MW, and by appointment
- Required Text:**
- Principles of Bank Management: by Anoop Rai. This book will be distributed free in class.
  - ProBanker Simulation by Flannery and Flood. This simulation game will be activated during class.

**Course Description:** The theory and practice of bank asset and liability management in the context of a liquidity-profitability conflict.

**University Learning Outcomes:** Teamwork Skills, Critical Thinking Skills, Communication Skills

**TECHNOLOGY REQUIREMENTS**

Some course content is delivered via the Internet through the Blackboard learning management system. Ensure your UTEP e-mail account is working and that you have access to the Web and a stable web browser. Google Chrome and Mozilla Firefox are the best browsers for Blackboard; other browsers may cause complications. When having technical difficulties, update your browser, clear your cache, or try switching to another browser.

You will need to have access to a computer/laptop. You will need to download or update the following software: Microsoft Office, Adobe Acrobat Reader, Windows Media Player, QuickTime, and Java. Check that your computer hardware and software are up-to-date and able to access all parts of the course. This includes access to ProBanker/

If you do not have word-processing software, you can download Word and other Microsoft Office programs (including Excel, PowerPoint, Outlook and more) for free via UTEP's Microsoft Office Portal. Click the following link for more information about Microsoft Office 365 and follow the instructions.

**IMPORTANT:** If you encounter technical difficulties beyond your scope of troubleshooting, please contact the UTEP Help Desk as they are trained specifically in assisting with technological needs of students. Please do not contact me for this type of assistance. The Help Desk is much better equipped than I am to assist you!

**Calculators:** You need access to a *business* calculator, such as TI BA II Plus (recommended) or equivalent. Your calculator should be able to compute the net present value (NPV) and the internal rate of return (IRR) on an uneven stream of cash flows.

**Grade Components:**

Midterm	35%
Probanker – Game performance	10%
Probanker – Game assignments	10%
Probanker – presentation	5%
Final Exam	35%
Participation	5%

### **PROBANKER**

ProBanker is a competitive simulation game designed to enhance a student's understanding of the financial aspects of managing a financial institution. ProBanker's major decision areas include asset and liability pricing, bond portfolio management, liability management, capital structure, and credit quality. It is firmly grounded in sound financial and microeconomic principles, and the simulated environment, although complex and realistic, is sufficiently stylized to be readily understood. Students are forced to use balance sheet and income information about their own and their competitors' firms to infer the magnitude of their prior decisions and competitive responses, provide regular quarterly inputs as a team, and learn by experience the nuances in term structure forecasting, interest rate risk measurement and control, liquidity management and balance sheet management.

### **E-Mail Policy of the Finance Department**

It is the policy of the finance department that all e-mails sent to professors or teaching assistants be professional and format. A formal greeting and salutation are required. Proper grammar, spelling, and format are required. You must clearly state the problem or question that will be addressed. You must identify the class, section, time, and location where the class meets. We reserve the right to not reply to any e-mail that does not meet these requirements and is not of a professional nature.

### **ACCOMMODATIONS POLICY**

The University is committed to providing reasonable accommodations and auxiliary services to students, staff, faculty, job applicants, applicants for admissions, and other beneficiaries of University programs, services and activities with documented disabilities in order to provide them with equal opportunities to participate in programs, services, and activities in compliance with sections 503 and 504 of the Rehabilitation Act of 1973, as amended, and the Americans with Disabilities Act (ADA) of 1990 and the Americans with Disabilities Act Amendments Act (ADAAA) of 2008. Reasonable accommodations will be made unless it is determined that doing so would cause undue hardship on the University. Students requesting an accommodation based on a disability must register with the UTEP Center for Accommodations and Support Services (CASS). Contact the Center for Accommodations and Support Services at 915-747-5148, email them at [cass@utep.edu](mailto:cass@utep.edu), or apply for accommodations online via the CASS portal.

### **SCHOLASTIC INTEGRITY**

Academic dishonesty is prohibited and is considered a violation of the UTEP Handbook of Operating Procedures. It includes, but is not limited to, cheating, plagiarism, and collusion. Cheating may involve copying from or providing information to another student, possessing unauthorized materials during a test, or falsifying research data on laboratory reports. Plagiarism

occurs when someone intentionally or knowingly represents the words or ideas of another as ones' own. Collusion involves collaborating with another person to commit any academically dishonest act. Any act of academic dishonesty attempted by a UTEP student is unacceptable and will not be tolerated. All suspected violations of academic integrity at The University of Texas at El Paso must be reported to the Office of Student Conduct and Conflict Resolution (OSCCR) for possible disciplinary action. To learn more, please visit HOOP: Student Conduct and Discipline.

### **Course Resources: Where you can go for assistance.**

UTEP provides a variety of student services and support:

#### Technology Resources

- **Help Desk:** Students experiencing technological challenges (email, Blackboard, software, etc.) can submit a ticket to the UTEP Helpdesk for assistance. Contact the Helpdesk via phone, email, chat, website, or in person if on campus.

#### Academic Resources

- **UTEP Library:** Access a wide range of resources, including online, full-text access to thousands of journals and eBooks, plus reference service and librarian assistance for enrolled students.
- **University Writing Center (UWC):** Submit papers here for assistance with writing style and formatting, ask a tutor for help, and explore other writing resources.
- **Math Tutoring Center (MaRCS):** Ask a tutor for help and explore other available math resources.
- **History Tutoring Center (HTC):** Receive assistance with writing history papers, get help from a tutor, and explore other history resources.
- **RefWorks:** A bibliographic citation tool; check out the RefWorks tutorial and Fact Sheet and Quick-Start Guide.

#### Individual Resources

- **Military Student Success Center:** Assists personnel in any branch of service to reach their educational goals.
- **Center for Accommodations and Support Services:** Assists students with ADA-related accommodations for coursework, housing, and internships.
- **Counseling and Psychological Services:** Provides various counseling services, including individual, couples, and group sessions, as well as career and disability assessments.

**Tentative Course Outline:**

<b><u>Week / Dates</u></b>	<b><u>Topic</u></b>	<b><u>Readings</u></b>
Week 1 8.28 8.30	<b>Introduction – Financial Intermediation</b> <b>Introduction to ProBanker – Registration and Overview</b>	<b>Chapter 1, 2</b>
Week 2 9.4 (Labor Day) 9.6	<b>Assets of Commercial Banks</b> ProBanker – In-Class Probanker Assignment #3	<b>Chapter 3</b>
Week 3 9.11 9.13	<b>Liabilities of Commercial Banks and OBS</b>	<b>Chapter 4, 5</b>
Week 4 9.18 9.20	<b>Liabilities of Commercial Banks and OBS</b> ProBanker – In-Class ProBanker Assignment #4	<b>Chapter 4, 5</b>
Week 5 9.25 9.27	<b>Measures of Performance</b> Homework Due: ProBanker Assignment #6 Due 9.30 11.00 pm	<b>Chapter 6</b>
Week 6 10-2 10-4	<b>Interest Rate Risk</b> Homework Due: ProBanker Assignment #10 Due 10.7 11.00 pm	<b>Chapter 10</b>
Week 7 10-9 10-11	<b>Asset Liability Management</b> Begin competitive game	<b>Chapter 11</b>
Week 8 10-16 10-18	<b>Mid-Term Exam on 10-16</b> Guest Speaker on 10-18	
Week 9 10-23 10-25	<b>Return and Review of Mid-term Exam</b> ProBanker Decision Due: Qtr 1 Due 10.23 11 pm ProBanker Decision Due: Qtr 2 Due 10.28 11 pm Guest Speaker on 10-25	
Week 10 10-30 11-1	<b>Bank Capital</b> Homework Due: ProBanker Assignment #10 Due 11.3 11 pm ProBanker Decision Due: Qtr 3 Due 10.30 11 pm ProBanker Decision Due: Qtr 4 Due 11.4 11 pm	<b>Chapter 7</b>
Week 11 11-6 11-8	<b>Policy and Regulation</b> Homework Due: ProBanker Assignment #9 Due 11.11 11 pm	<b>Chapter 9</b>
Week 12 11-13 11-15	<b>Credit Analysis</b> Guest Speaker on 11-15	<b>Chapter 12</b>

Week 13 11-20 11-22	<b>Credit Analysis</b> Homework Due: ProBanker Assignment #12 Due 11.24 11 pm ProBanker Decision Due: Qtr 1 Due 11.20 11 pm ProBanker Decision Due: Qtr 2 Due 11.25 11 pm	<b>Chapter 12</b>
Week 14 11-27 11-29	<b>Market Risk</b> Homework Due: ProBanker Assignment #13 Due 11.30 11 pm ProBanker Decision Due: Qtr 1 Due 11.27 11 pm ProBanker Decision Due: Qtr 2 Due 11.30 11 pm	<b>Chapter 13</b>
Week 15 12-4 12-6	<b>Class presentations</b>	
Finals week 12-13 (4 pm - 6.50 pm)	<b>Final Exam</b>	

**Important Notes:**

1. In addition to the announced office hours, students may stop by my office at anytime (or email me) to ask questions.
2. If you have any trouble with the class, please get help ASAP. Do not let the problems build.
3. This syllabus is tentative.