# Minnesota State University Moorhead

# **FINC 425: Bank Management**

## A. COURSE DESCRIPTION

Credits: 3

Lecture Hours/Week: 3

Lab Hours/Week: 0

OJT Hours/Week: \*.\*

Prerequisites: FINC 340 and FINC 325

Corequisites: None MnTC Goals: None

This course applies traditional finance concepts to the management of commercial banks. It emphasizes decision making and specific problem-solving techniques. The course provides a basic understanding of the issues confronting bank managers today, fundamental financial models, and the risk/return impacts of various credit, investment, operational, and funding decisions.

## B. COURSE EFFECTIVE DATES: 06/01/1995 - Present

#### C. OUTLINE OF MAJOR CONTENT AREAS

- 1. Banking and the Financial Services Industry
- 2. Government Policies and Regulation
- 3. Analyzing Bank Performance
- 4. Managing Noninterest Income and Noninterest Expense
- 5. Managing Interest Rate Risk
- 6. Overview of Credit Policies, Evaluating Commercial and Consumer Loan Requests
- 7. Funding the Bank
- 8. Managing Liquidity
- 9. The Effective Use of Capital
- 10. Managing the Investment Portfolio

## **D. LEARNING OUTCOMES (General)**

- 1. Apply financial concepts to the management of financial institutions
- 2. Evaluate and make informed decisions about riskiness and potential return of banking activities.
- 3. Analyze and use specific problem solving techniques to make decisions regarding bank performance.
- 4. Develop and implement strategies to maximize the value of the bank.
- 5. Utilize available tools and technologies to analyze bank performance and risk positions
- 6. Improve critical thinking and problem solving skills.
- 7. Improve written communication skills.

## E. Minnesota Transfer Curriculum Goal Area(s) and Competencies

None

### F. LEARNER OUTCOMES ASSESSMENT

As noted on course syllabus

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## **G. SPECIAL INFORMATION**

None noted

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