

PELLISSIPPI STATE TECHNICAL COMMUNITY COLLEGE
MASTER SYLLABUS

COMMERCIAL BANK MANAGEMENT
BKG 2400

Class Hours: 3.0

Credit Hours: 3.0

Laboratory Hours: 0.0

**Date Revised: Spring
00**

Catalog Course Description:

An introduction to daily bank activities, including formulation of objectives and policies, management of assets and liabilities, sources and uses of funds, and the administration of deposits, loans, and other investments.

Entry Level Standards:

None

Prerequisites:

None

Textbook(s) and Other Reference Materials Basic to the Course:

Bank Management, latest edition, Johnson, Frank P. and Richard D. Johnson, American Bankers Association.

I. Week/Unit/Topic Basis:

Week	Topic
1	Chapters 1, 2, and part of 3 in class
2	Chapters 3 and 4
3	Chapter 5 and review all covered material
4	Test on Chapters 1-5 and begin discussing Chapter 6
5	Appendix Chapter 6.1 and Chapter 7
6	Chapter 8 and begin discussing Chapter 9
7	Chapters 9 and 10
8	Test on Chapters 6-10 and discussion of Chapter 11
9	Chapter 12 and begin discussing Chapter 13
10	Chapters 13 and 14

- 11 Chapters 15 and 16
- 12 Test on Chapters 11-15 and begin discussing Chapter 16
- 13 Guest Speaker - Bank President of Sovran Bank
- 14 Chapters 17 and 18 and have a Guest Speaker - Commercial Lender from Sovran Bank
- 15 Review for Final Exam
- 16 Final Exam

II. Course Objectives*:

- A. Develop an understanding of the role of the commercial bank in the financial services industry. I,II,III
- B. Discuss organizational structure of banks with emphasis on the delivery of financial products. I,II
- C. Discuss the various risks and returns associated with the banking industry. I,II
- D. Recognize the basic functional foundation in bank management and analytical techniques for judging bank performance. I,II,III

*Roman numerals after course objectives reference goals of the Business and Community Services department.

III. Instructional Processes*:

Students will:

- 1. Use critical thinking skills to interpret and evaluate the financial statements of existing companies and make informed judgements about these statements to facilitate in decision making and problem solving strategies. *Problem Solving and Decision Making Outcome, Numerical Literacy Outcome, Information Literacy Outcome, Active Learning Strategies*
- 2. Discuss the impact of social, political, economic, and environmental issues on the financial statements of selected companies. *Communication Outcome, Problem Solving and Decision Making Outcome, Cultural Diversity and Social Adaptation Outcome, Numerical Literacy Outcome, Information Literacy Outcome, Active Learning Strategies, Transitional Strategy*
- 3. Use electronic mail to correspond with the instructor and other students enrolled in the course. *Communication Outcome, Technological Literacy Outcome*

*Strategies and outcomes listed after instructional processes reference Pellissippi State' s goals for strengthening general education knowledge and skills, connecting coursework to experiences beyond the classroom, and encouraging students to take active and responsible roles in the educational process.

IV. Expectations for Student Performance*:

Upon successful completion of this course, the student should be able to:

- 1. Identify basic regulatory framework that applies to commercial banks. A,D

2. Contrast organizational structures that are built on functions versus those built on product markets. B
3. Identify the major elements of risk present in banking. C
4. Understand the importance and role of bank financial statements in making decisions. B
5. Understand the effect that unpredictable and highly variable interest rates have on the management of the bank's asset and liability portfolio. C
6. Understand the basic concept of liability management as it applies to the types of deposit accounts offered by banks. B,C
7. Identify innovative and technological advancements in the processing of checks. D
8. Compare differences in the processing of commercial consumer and mortgage loans. C,D
9. Identify the alternative organizational structures employed in delivering commercial loan services. B
10. Understand the importance of developing a management information system on loans and loan portfolios. A,B
11. Identify the different characteristics of consumer and commercial loans. A
12. Describe the major types of mortgages instruments used in residential lending. B
13. Understand how tax considerations affect both the composition of the bond portfolio and the advantages in trading bonds. A,C
14. Identify controllable and uncontrollable flows to the money desk. C

*Letters after performance expectations reference the course objectives listed above.

V. Evaluation:

A. Testing Procedures:

Three tests consisting of True/False, Multiple-choice, and Discussion questions, and a comprehensive Final Examination. These four tests will be 20% of the overall course grade. 20% of the course grade will consist of classroom participation and unannounced quizzes given periodically.

All tests will consist of True and False, Multiple-choice, and Discussion questions when possible. Final Exam will be comprehensive and may include in-class exercises. Unannounced quizzes may be given. Quizzes will consist of questions such as those found at the end of each chapter in the textbook. Grades for class will be A-F.

B. Laboratory Expectations:

N/A

C. Field Work:

N/A

D. Other Evaluation Methods:

N/A

E. Grading Scale:

A	90 - 100
B	85 - 92
C	75 - 84
D	70 - 74
F	Below 70

VI. Policies:

Attendance Policy:

Pellissippi State Technical Community College expects students to attend all scheduled instructional activities. As a minimum, students in all courses must be present for at least 75 percent of their scheduled class and laboratory meetings in order to receive credit for the course.