

**University of Arkansas – Fort Smith
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General Syllabus

FINN 43233 Management of Financial Institutions

Credit Hours: 3

Lecture Hours: 3

Laboratory Hours: 0

Prerequisites: FINN 37103 Business Finance and admission to the College of Business, or consent of instructor.

Effective Catalog: 2018-2019

I. Course Information

A. Catalog Description

Operation and management policies of depository financial institutions. Commercial bank management is stressed. Examines industry structure, firm performance, risk management, liquidity strategies, loan and deposit pricing as well as regulation and supervision.

II. Student Learning Outcomes

A. Subject Matter

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

1. Critique roles played by modern banks and their financial-service competitors.
2. Discuss factors explaining the rapidly changing financial-services marketplace.
3. Relate major legislative pieces that have shaped U.S. financial-service regulation and identify key regulatory groups.
4. Differentiate ways banks are organized to serve customers.
5. Compare major types of service outlets financial firms use today to deliver services.
6. Analyze and benchmark firm performance using bank financial statements.
7. Assess how well banks perform in serving customers and providing acceptable returns to owners through the utilization of ratio analysis.
8. Examine the fundamental principles of liquidity management and the best tools available to firm managers' for assessing liquidity problems.
9. Contrast the principal types of deposits offered by depository institutions today and the strategies firms must follow when pricing these sources of funds.
10. Calculate a bank's capital requirements and determine whether or not it meets minimum standards provided by regulators.

11. Relate lending policies and procedures and the different types of loans lenders offer consumers and businesses

B. University Learning Outcomes

This course enhances student abilities in the following areas:

Analytical Skills

Critical Thinking Skills - Students demonstrate critical thinking skills by rationally and intuitively organizing information and applying technical principles and theories when analyzing real-world policy issues related to financial institution performance, banking regulation, and risk management.

III. Major Course Topics

- A. The Financial Services Sector
- B. Impact of Government Policy and Regulation on the Financial Services Sector
- C. Organization and Structure of Banking
- D. Establishing New Banks, Branches, ATMs
- E. Financial Statements of Banks and Their Competitors
- F. Measuring and Evaluating Bank Performance
- G. Risk Management for Changing Interest Rates
- H. Liquidity and Reserves Management
- I. Managing and Pricing Deposit Services
- J. Management of Capital
- K. Lending Policies and Procedures
- L. Business vs. Consumer Lending