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| 1. Course code: | FIN323 | | | | 1. Course title: | | | | | | Commercial Banking | | | | | | | | | | | | |
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| 1. Department: Economics and Finance | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Program: B.Sc. in Banking and Finance | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Course credits: 3-credit hour | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Course NQF Level: 6-7-8 | | | | | | | | | | | | | | | | | | | | | | | |
| 1. NQF Credits: TBA | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Prerequisite: FIN 320 | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Lectures Timing & Location: Online | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Course web page: | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Course Instructors: | | Dr. Mehdi MILI,  Room: S1B-234  Email: mmili@uob.edu.edu.bh | | | | | | | | | | | DR. GOKHAN BORA AKTAN,  Room S1B-225  Email: [gbora@uob.edu.bh](mailto:gbora@uob.edu.bh) | | | | | | | | | | |
| 1. Office Hours and Location: online | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Course coordinator: Dr. Mehdi MILI | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Academic year: 2020-2021 | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Semester: | | |  | First | | | | | X | | | Second | | | | | |  | Summer | | | | |
| 1. Textbook   “Bank Management and Financial Services”, Peter Rose – Sylvia C. Hudging, Ninth edition, McGraw Hill, ISBN: 978-007-132642-1. | | | | | | | | | | | | | | | | | | | | | | | |
| 1. References from the Library (http://www.ac-knowledge.net/uobv3/1)  “[Finance : Capital Markets, Financial Management, and Investment Management](http://eds.b.ebscohost.com/eds/viewarticle/render?data=dGJyMPPp44rp2%2fdV0%2bnjisfk5Ie46bVNtq%2bwUbKk63nn5Kx94um%2bSa%2blr0utqK5JtJa0UrCquEmulr9lpOrweezp33vy3%2b2G59q7Sranr0uuq65QpOLfhuWz44ak2uBV49rxfeDhpIzf3btZzJzfhruotUy3rbI%2b5OXwhd%2fqu37z4uqM4%2b7y&vid=6&sid=91dd9ca9-a698-435d-9a51-f887b0458272@sessionmgr103&hid=127" \o "Finance : Capital Markets, Financial Management, and Investment Management) Detail Only Available” By: Fabozzi, Frank J.; Peterson Drake, Pamela. Wiley. 2009. eBook. ISBNs: 9780470407356. 9781118266984. OCLC: 426941707.Tirole, J., The Theory of Corporate Finance, Princeton University Press “https://www2.bc.edu/~chemmanu/phdfincorp/mf891.html | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Other learning resources used (e.g., e-Learning, field visits, periodicals, software, etc.):   “[Banking : Performance, Challenges and Prospects for Development](http://eds.a.ebscohost.com/eds/viewarticle/render?data=dGJyMPPp44rp2%2fdV0%2bnjisfk5Ie46bVNtq%2bwUbKk63nn5Kx94um%2bSa%2blr0utqK5JtJa0Uq%2bpuEmzlr9lpOrweezp33vy3%2b2G59q7Ra%2bttUqzrLRRrqikhN%2fk5VXj5KR84LPjfPHb4IOk6t9%2fu7fMPt%2fku063qLBNsJzkh%2fDj34y73POE6urjkPIA&vid=1&sid=d0d03a4d-89a8-4451-b7b2-45e70fab0ac9@sessionmgr4010&hid=4110)” By: Simmons, Janice P. Hauppauge, New York : Nova Science Publishers, Inc. 2014. ISBNs: 9781629488974. 9781629488981. OCLC: 869736063. | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Course description (as per the published):   Introduction to commercial banking, structure of banking system, internal organization of commercial banks, asset management, liability management, capital management, financial analysis of banks statement, credit analysis and loan policies, various types of loans, trust services of commercial banks and international banking. | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Course Intended Learning Outcomes (CILOs): | | | | | | | | | | | | | | | | | | | | | | | |
| CILOs | | | | | | *Mapping to PILOs* | | | | | | | | | | | | | | | | | |
| Learning goals | | | | | | a. Knowledge | | b. Globalization | | | | | | c. Skills | | d. Communication | | | | e. Competencies | | f. Values | |
|  | | | | | | a1: General Knowledge | a2: Specific knowledge | b1: International cross-cultural | | b2: Global Perspective | | | | c1: Thinking skills | c2: Analytical skills | d1: Communication (Writing) | d2: Communication (Oral) | | | e1: Leadership skills | e2: Teamwork | f1: Ethics | f2: Social responsibility |
| 1. Develop a comprehensive understanding of the role of banks and Comprehend the rationale for government policy | | | | | | ✓ | ✓ | ✓ | | ✓ | | | |  |  |  |  | | |  |  |  |  |
| 2. Understand different structures and organizations of banks and other financial service institutions. | | | | | |  |  | ✓ | | ✓ | | | | ✓ | ✓ |  |  | | |  |  |  |  |
| 3. Analyze financial statements of banks and evaluate the performance of banks and measuring their various types of risks. | | | | | |  |  |  | |  | | | | ✓ | ✓ | ✓ | ✓ | | |  |  |  |  |
| 4. Exploring risk management and strategies for liquidity and reserve management of commercial banks. | | | | | |  |  |  | |  | | | |  |  |  |  | | | ✓ | ✓ | ✓ | ✓ |

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| 1. Course assessment: | | | | |
| *Assessment Type* | *Details/ Explanation of Assessment in relation to CILOs* | *Number* | *Weight* | *Date (s)* |
| Continuous Assessment (2-hour) | 1,2 |  | 15 % |  |
| Engagement Activities (1-hour) | 1,2,3 |  | 15 % |  |
| Project | 2,3,4 |  | 30% |  |
| Final Examination  (Respondus) | 2,3,4 | 1 | 40% | 5/31/2021, From 11:30 AM To 1:30 PM |
| Total |  |  | 100% |  |

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| 1. Description of Topics Covered | |
| *Topic Title*  *(e.g., chapter/experiment title)* | *Description* |
| Chapter One :  *An overview of the changing financial services sector:* Definition of a bank (what is a bank), the financial system and competing financial institutions, services banks and many of their closest competitors offer the public, key trends affecting all financial service firms | This Chapter presents Powerful Forces Reshaping the Industry and presents the Financial System and Competing Financial-Service Institutions. |
| Chapter two:  *The Impact of Government Policy and regulation on the financial services industry:* Banking regulation, Major banking laws, are regulations necessary in the financial services sector. The central banking system (its impact on the decisions and polices of financial institutions. | This chapter is devoted to a study of the complex regulatory environment that governments around the world have created for banks and other financial-service firms in an effort to safeguard the public’s savings, bring stability to the financial system, and prevent abuse of financial-service customers. |
| Chapter three:  *The organization and structure of banking and financial services industry:* Organization and structure of the commercial banking industry, Internal organization of the banking firm, mergers and acquisitions reshaping the structure of the financial services sector, efficiency and size. | The goal of this chapter is to explore the different types of organizations used in the banking and financial services industry, to see how changing public mobility and changing demand for financial services, the rise of potent competition, and changing government rules have change the structure, size and the types of organizations in this industry. |
| *Chapter five:*  *Financial statements of banks:* The financial statement of leading nonbank financial firms (a comparison to bank statements), An overview of key features of financial statements and their consequences, Problem solving. | The purpose of this chapter is to acquaint the reader with the content, structure and purpose of bank financial statements and to help managers understand how information from bank financial statements can be used as tools to reveal how well their banks are performing |
| Chapter six:  Measuring and evaluating the performance of Banks and their principal competitors: performance indicators among banking key competitors, the impact on size on performance, problem solving. | The purpose of this chapter is to discover what analytical tools can be applied to a bank’s financial statements so that management and the public can identify the most critical problems inside each bank and develop ways to deal with those problems |
| *Chapter seven:*  *Risk Management for changing interest rates :Asset –Liability Management and duration and gap:* Asset Liability management strategies, Interest rate risk, goals of interest rate hedging (protection of net interest margin). | The purpose of this chapter is to explore the options bankers have today for dealing with risk – especially the risk of loss due to changing interest rates – and to see how a bank’s management can coordinate the management of its assets with the management of its liabilities in order to achieve the institution’s goals. |
| Chapter eleven:  *Liquidity and reserve management: Strategies and policies:* The demand for and supply for liquidity, Why financial firms often face significant liquidity problems, Strategies for liquidity managers. | The purpose of this chapter is to explore the reasons why financial institutions often face heavy demands for immediately spendable funds (liquidity) and learn about the methods they can use to prepare for meeting their cash needs. |

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| 1. Weekly Schedule | | | | | |
| *Week* | *Date* | *Topics covered* | *CILOs* | *Teaching Method* | *Assessment* |
| *1* | 7/02 | Chapter One: *An overview of the changing financial services sector* | *1,2* | *2-hour lecture* | *Continuous Assessment (2-hour) & Engagement Activities (1-hour)* |
| *1-hour lecture* |
| *2* | 14/02 |
| *3* | |  | | --- | | 21/02 | | Chapter two: *The Impact of Government Policy and regulation on the financial services industry* | *1,2* | *2-hour lecture* | *Continuous Assessment (2-hour) & Engagement Activities (1-hour)* |
| *4* | 28/02 | *1-hour lecture* |
| *5* | 7/03 | Chapter three: *The organization and structure of banking and financial services industry* | *1,2,3* | *2-hour lecture:* | *Continuous Assessment (2-hour) & Engagement Activities (1-hour)* |
| *1-hour lecture* |
| *MID TERM BREAK* | | | | | |
| *6* | 14/03 | Chapter three: *The organization and structure of banking and financial services industry* | *1,2,3* | *2-hour lecture:* | *Continuous Assessment (2-hour) & Engagement Activities (1-hour)* |
| *1-hour lecture* |
| *7* | 21/03 | Practice: Problem solving and analysis of case study. | *1,2,3* | *2-hour lecture:* | *Continuous Assessment (2-hour) & Engagement Activities (1-hour)* |
| *1-hour lecture* |
| *8* | 28/03 | Chapter five: *Financial statements of banks:* The financial statement of leading nonbank financial firms (a comparison to bank statements), | *2,3,4* | *2-hour lecture:* | *Continuous Assessment (2-hour) & Engagement Activities (1-hour)* |
| *1-hour lecture* |
| *9* | 11/04 | Chapter six: Measuring and evaluating the performance of Banks and their principal competitors | *2,3,4* | *2-hour lecture* | *Project, Final Exam* |
| *10* | 18/04 | *1-hour lecture* |
| *11* | 25/04 | Chapter seven: Risk Management for changing interest rates :Asset –Liability Management and duration and gap | *2,3,4* | *2-hour lecture:* | *Project, Final Exam* |
| *12* | 2/05 | *1-hour lecture* |
| *13* | 9/05 | Chapter eleven: Liquidity and reserve management: Strategies and policies | *3,4* | *2-hour lecture:* | *Project, Final Exam* |
| *14* | 16/05 | *1-hour lecture* |
| *15* | |  | | --- | | 23/05 | | Revision | *3,4* | *2-hour lecture:* |  |
| *1-hour lecture* |