NATIONAL UNIVERSITY OF SINGAPORE
NUS Business School
Department of Finance
Course Outline
FIN3117/3713 Bank Management

Instructor: Ted Teo, Adjunct Senior Lecturer
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Course Description
The banking industry is one of the pillars of modern economy. It plays critical roles in facilitating commerce and providing the liquidity needed for an economy to function and flourish. Because of the pivotal roles that banks play in the economy, the banking industry is highly regulated in order to minimize the systemic risk that a bank failure will have on the society, its economy, and the bank customers.

As a business, banks provide a wide range of financial products and services to their targeted markets. They also have their unique sets of risks to manage. Continuous innovations by the banks in their products and services have meant that both banking regulations and bank risk management evolve over time. To provide a fundamental understanding of bank management, this program will cover the structure of the banking industry, the businesses that banks operate, the type of risks that they have to manage, the regulations they are subjected to, and an understanding of how banks manage them.

Course Outline:
This course will cover:

Banking Business and Performance
- Bank Functions and Businesses
- Bank Structures and Models
- Bank Financials and Performance

Risk Management in Banks
- Managing Credit Risks
- Managing Market Risks
- Managing Liquidity Risks
- Asset and Liability Management
- Operation Risks & Management

Banking Regulations
- Basel Regulations
- MAS Regulations (Singapore)
- Capital Management

Course Format:
As the subject matter of Bank Management is very broad, multiple channels of learning have been incorporated into the program. These include case studies, class participation, self-reading materials, required and reference textbooks. Students taking this program should be committed to the subject matters and willing to put in their time and resources. The Program will also provide the foundation for students who want to go deeper into the subject matter to be able to self-learn independently.

Required Textbook:
- "An Introduction to Banking – Principles, Strategy, and Risk Management" by Moorad Choudry, Wiley 2nd Edition.

Reference Textbooks:
- "Bank Management & Financial Services" by Peter S. Rose, Sylvia C. Hudgins, 8th ed., McGraw-Hill.

Prerequisites:
- FIN2004: Finance
- FIN3102: Investment Analysis and Portfolio Management

Assessment
The final grade for each student in this course is computed based on the following:

Class Participation	15%
Quiz 1	30%
Quiz 2	30%
Group Project Presentation	25%

Under ***Class Participation***, students are expected to participate in in-class case study discussions and demonstrating that sufficient prior self-study and reflection have been done on the case studies and subject materials.

The ***Class Quizzes*** require students to demonstrate that they have acquired sufficient knowledge and understanding about the materials taught in class and are able to apply them to the scenario provided in the quizzes. The quizzes will focus on key concepts and knowledge related to the lectures.

In ***Group Project Presentation***, students will be split into small groups to carry out research and make presentations to the class about selected topics related to bank management. The projects provide the opportunities for the students to apply what they learn in class to their research and analysis of the topics. The projects will be rated based on clarity and depth of understanding provided through the presentation. The presentation is part of the learning process for the students involved in the projects and also a learning opportunity for the rest of the class.

About the Instructor
Ted Teo is the Executive Director of Kerrywood Asia, a firm engaging in corporate advisory, training services, and start-up investments. Ted was previously Managing Director at Citi Corporate & Investment Banking, having spent 17 years of his banking career in Singapore, China, Hong Kong, and Indonesia, with business responsibilities for the Asia Pacific region. Through his banking career, Ted has accumulated a broad spectrum of knowledge and experiences in Investment Banking, Corporate Banking, Transaction Banking, Private Banking, and Credit Risk Management. Ted is a member of the Singapore Institute of Directors and holds a MBA, with *Beta Gamma Sigma* and Dean's Honor, from Columbia Business School and BSc from the National University of Singapore. Prior to his MBA, Ted spent more than 5 years in technical services, sales, corporate treasury, and general management in the oil & gas industry with Schlumberger and the industrial equipment industry with SAES Getters Group.

Academic Honesty & Plagiarism
Academic integrity and honesty is essential for the pursuit and acquisition of knowledge. The University and School expect every student to uphold academic integrity & honesty at all times. Academic dishonesty is any misrepresentation with the intent to deceive, or failure to acknowledge the source, or falsification of information, or inaccuracy of statements, or cheating at examinations/tests, or inappropriate use of resources.

Plagiarism is 'the practice of taking someone else's work or ideas and passing them off as one's own' (The New Oxford Dictionary of English). The University and School will not condone plagiarism. Students should adopt this rule - You have the obligation to make clear to the assessor which is your own work, and which is the work of others. Otherwise, your assessor is entitled to assume that everything being presented for assessment is being presented as entirely your own work. This is a minimum standard. *In case of any doubts, you should consult your instructor.*

Additional guidance is available at:
http://www.nus.edu.sg/registrar/adminpolicy/acceptance.html#NUSCodeofStudentConduct

Online Module on Plagiarism:
http://emodule.nus.edu.sg/ac/