

# CHAPTER 9

## BANKING AND THE MANAGEMENT OF FINANCIAL INSTITUTIONS

### CHAPTER OBJECTIVES

*By the end of this chapter, students should be able to:*

1. *Explain what a balance sheet and a T-account are.*
2. *Explain what banks do in five words and also at length.*
3. *Describe how bankers manage their banks' balance sheets.*
4. *Explain why regulators mandate minimum reserve and capital ratios.*
5. *Describe how bankers manage credit risk.*
6. *Describe how bankers manage interest rate risk.*
7. *Describe off-balance sheet activities and explain their importance.*

### 9.1 The Balance Sheet

#### LEARNING OBJECTIVE

1. *What is a balance sheet and what are the major types of bank assets and liabilities?*

Here we are going to learn how banks and other financial intermediaries are actually managed. We start with the balance sheet, a financial statement that takes a snapshot of what a company owns (assets) and owes (liabilities) at a given moment. *The key equation here is a simple one:*

$$\text{ASSETS (uses of funds)} = \text{LIABILITIES (sources of funds)} + \text{EQUITY (net worth or capital)}.$$

Liabilities are money that companies borrow in order to buy assets, which is why liabilities are sometimes called "sources of funds" and assets, "uses of funds." The hope is that the liabilities will cost less than the assets will earn, that a bank, for example, will borrow at 2% and lend at 5% or more. The difference between the two, called the **gross spread**, is the most important aspect of bank profitability. (The bank's expenses and taxes, its cost of doing business, is the other major factor in its profitability).

The equity, net worth, or capital variable is a residual that makes the two sides of the equation balance or equal each other. This is because a company's owners (stockholders in the case of a joint stock corporation, depositors or policyholders in the case of a mutual) are "junior" to the company's creditors. If the company shuts down, holders of the company's liabilities (its creditors) get paid out of the proceeds of the assets first. Anything left after the sale of the assets is then divided among the owners.

# Chapter 9 Banking Management Financial Institutions

**SJ Ball**



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Financial Institutions Peter S. Rose,James W. Kolari,1995 Bank Sales Management Mahlon D. Miller,1929

**International Bank Management** Dileep Mehta,Hung-Gay Fung,2008-04-15 This text provides current and integrated coverage of the important topics in international banking including foreign exchange markets derivatives country risk analysis asset liability management and banking strategies In order to incorporate the central elements of this field the text builds on a three faceted foundation of risk return tradeoff the special barriers encountered in international business and the unique features of banking business By responding to the increasing globalization of financial markets this text offers readers the comprehensive international background they need to prepare for a successful career in banking Provides current and integrated coverage of international bank management Incorporates analytical frameworks and real world examples of key decision making processes Includes learning objectives and end of chapter review questions **Financial Institutions**,2006 *Public Affairs Information Service Bulletin* ,1923 **Bulletin of the Public Affairs Information Service** Public Affairs Information Service,1930 **New Irish Jurist and Local Government Review** William John Johnston,1904 The discontinuance of the publication after the issue of the 3rd prox i e November 3 1905 is announced in no 50 and 51 of volume 5 This copy ends with no 51 October 27 and the Index dated November 3 does not contain any references to pages of a later date *Acts and Resolves of the ... Legislature of the State of Maine* Maine,1872 *Acts and Resolves Passed by the ... Legislature of the State of Maine* Maine,1872 *Acts and Resolves as Passed by the Legislature* Maine,1872 Private and Special Laws of the State of Maine, from 1872 to 1874, Inclusive Maine,1874 *Principles of Money, Banking, and Financial Markets* Lawrence S. Ritter,William L. Silber,1977 **Journals of the House of Commons of the Dominion of Canada** Canada. Parliament. House of Commons,1923 **Journals - House of Commons, Ottawa, Canada** Canada. Parliament. House of Commons,1923 Acts and Joint Resolutions Passed at the ... Session of the ... General Assembly ,1874

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