

Course No: MAN 4323
Course Title: MBO
Date: 06 / 11/ 2012
No. of Questions: 4
Time: 60 Minutes
Using Calculator (No)

University of Palestine



Final examination
1st 2012/2013
Total Grade: 20

Instructor Name: Shefa El Sagga
Student No.: _____
Student Name: _____
College Name: _____
Dep. / Specialist: _____
Using Dictionary, Mobile (No)

Answer all questions

First Question	No. of Branches (1)	(05/20)
Q1: B1		(05/05)
First Q: Definitions (02/02)		
1. The purposes of the use of the CAMELS evaluation system.		
<ul style="list-style-type: none"> CAMELS' _____ _____ _____ _____ 		
Write term of the following:		
1. _____ <ul style="list-style-type: none"> The process of converting assets into marketable securities such as Mortgages, Credit card receivables. 		
2. _____ <ul style="list-style-type: none"> Measures the cost efficiency of the bank's activities; expense control or productivity; also measures whether the bank has the proper procedures and systems in place. 		
3. _____ <ul style="list-style-type: none"> Reputational risk is the potential that negative publicity regarding an institution's business practices, whether true or not, will cause a decline in the customer base, costly litigation, or revenue reductions. 		
4. _____ <ul style="list-style-type: none"> Is the evolution of markets and institutions where geographic boundaries do not restrict financial transactions or competition. 		
5. _____ <ul style="list-style-type: none"> Cannot discriminate on the basis of sex, race, marital status, religion, age, or national origin. 		
6. _____ <ul style="list-style-type: none"> The variation in net income and market value of equity caused by a bank's difficulty in obtaining cash at a reasonable cost from either the sale of assets or new borrowings. 		
Second Question	No. of Branches (2)	(05/20)
Q2 B1		(05/05)
Second Q: Remember. Answer five questions only		
1. Fundamental Forces of Change.		
1. _____	2. _____	
3. _____	4. _____	
5. _____	6. _____	
7. _____		

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2. Advances Fundamental Forces of Change.

1. _____
2. _____
3. _____
4. _____
5. _____

3. Uniform Bank Performance Report composed of.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

4. Fundamental risks.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____

5. Financial statement manipulation.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____

6. What are the Key Ratios of Non-Interest Expense?.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____

Third Question	No. of Branches (1)	(08/08)
<u>Q3B1</u>		(02/02)
<u>Q3 B2</u>		(02/02)
<u>Q3 B3</u>		(02/02)
<u>Q3 B4</u>		(02/02)
<u>Q3 B5</u>		(02/02)

Third Q: Answer Four questions:

1. What are the goals and functions of bank regulation?.

1. _____
2. _____
3. _____
4. _____
5. _____

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2. Explain the three monetary policy tools of the federal reserve system?.

1. _____
■ _____
2. _____
■ _____
3. _____
■ _____

3. What are major issues in interest income and interest expense?.

1. _____
2. _____
3. _____
4. _____
5. _____

4. How can cost management strategies do Expense Reduction.?

1. _____
2. _____
■ _____
3. _____

5. Calculate the Efficiency Ratio, Operating Risk Ratio from the following table?.

Ratio	Bank A	Bank B
Net interest margin (NIM)	4.000%	4.625%
<i>Percent of average total assets</i>		
Net interest income	3.20%	3.80%
Noninterest income (fee)	1.50%	0.90%
Operation revenue	4.60%	4.60%
Noninterest expense	4.00%	4.00%

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Bank A

Efficiency Ratio = _____

Operating Risk Ratio = _____

Bank B

Efficiency Ratio= _____

Operating Risk Ratio = _____

Fourth Question	No. of Branches (1)	(02/02)
<u>Q4 B1</u>		(01/02)
<u>Q4 B2</u>		(01/02)
<u>Q4 B3</u>		(01/02)

Fourth Q: Answer Two questions Only

1. Why non-interest income is increasing as a proportion of net operating revenue?.

1. _____
2. _____

2. What are the difference between deregulation and re-regulation?.

Deregulation

- _____

Reregulation

- _____

3. Identified shortcomings of restrictive bank regulation for safe, sound, efficient & competitive system?.

1. _____
2. _____
3. _____

End of Questions
Good Luck for all