


Course No: MAN4323
Course Title: Banking Operation
Date: 10/ 01/ 2017
No. of Questions: 4
Time:2 hour
Using Calculator (No)

University of Palestine

Final Exam
1^{ed} quadmester 2016
Total Grade: 50

Instructor name:Ibrahim Sammour
Student No.: _____
Student Name: _____
College Name: _____
Dep. / Specialist: _____
Using Dictionary (No)


First Question

(20/50)

Determine if each of the following statement is true (T) or false (F):

1. Bank service menus are expanding rapidly today to include investment banking, insurance protection, financial planning.
2. A bank is any business offering deposits subject to withdrawal on demand and making loans of a commercial or business nature.
3. Financial-service managers will search to find ways around new rules in order to maximizes costs and allow innovation to occur.
4. The Comptroller only assesses the need for and charters new national banks but not regularly examines those institutions.
5. Service providers are required to check the customer's ID against a government-supplied list of terrorist organizations and report any suspicious activity in a customer's account.
6. Another significant factor influencing financial organizations today is the changing makeup of the skills financial-service providers need to function effectively.
7. Automated bookkeeping has increased the time managers spend in routine operations.
8. Securities purchased to provide short-term profits from short-term price movements called Trading Account liabilities.
9. Income Statement Shows the revenues (cash flow) generated by selling assets to the public.


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10. All seven dimensions of performance are combined into one overall numerical rating, referred to as the CAMELS rating.
11. For U.S. insured commercial banks, close to one-sixth of their loan portfolio is classified as business or C&I loans.
12. In Working Capital Loans a commitment fee is charged on the unused portion of the credit line and sometimes on the entire amount of funds made available.
13. Dealers in securities need short-term financing to purchase new securities and carry their existing portfolios of securities until they are sold to customers or reach maturity.
14. The borrower's liquidity position reflects his or her ability to raise cash in timely fashion at reasonable cost, including the ability to meet loan payments when they come due.
15. Key financial ratios used to analyze any lender business's credit standing and use of financial leverage.
16. Contingent Liabilities usually shown on customer balance sheets are other potential claims against the borrower.
17. If projected pension-plan liabilities exceed expected funds sources, the result may be an decrease in liabilities.
18. Residential Loans Usually a long-term loan, typically bearing a term of 15 to 30 years.
19. Noninstallment Loans may be for relatively small amounts and include charge accounts that often require payment in 30 years or less.
20. Key factors in analyzing any consumer loan application are the character of the borrower and the borrower's ability to pay.

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Second Question

(10/50)

1. FICO score are based on five different types of information.List in points?
2. Why are interest rates so high on most consumer loans?

Third Question

(10/50)

1. List the Factors Determining the Growth and Mix of Loans?
2. Explain the components of CAMELS Rating.

Fourth Question

(10/50)

Type the equation:

The gross profit margin (GPM)=

The net profit margin (NPM)=

The net working capital=

The capitalization ratio=

Then interest coverage =

Good luck