

Course No: MAN4323  
Course Title: Banking Operation  
Date: 27/ 11/ 2016  
No. of Questions: 2  
Time:1 hour  
Using Calculator (No)

University of Palestine



S.Midterm Exam  
1<sup>ed</sup>quadmester2016  
Total Grade: 15

Instructorname:IbrahimSammour  
Student No.: \_\_\_\_\_  
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Dep. / Specialist: \_\_\_\_\_  
Using Dictionary (No)

• Answer all Questions

First Question

(5/15)

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

1. Significant factor influencing financial organizations is the changing makeup of the skills financial-service providers need to function effectively.
2. Unit banks, one of the oldest kinds, offer all of their services from one office.
3. Senior management of a Unit banks is usually located at the home office, though each full-service branch has its own management team with limited authority to make decisions.
4. The principal advantage for holding companies entering nonbank lines of business is the prospect of diversifying sources of revenue and profits and reducing risk exposure.
5. Analyzes relationships between a firm's owners (stockholders) and its managers, who legally are agents for the owners called **Preference Behavior**.
6. **A balance sheet** lists the assets, liabilities, revenue and equity capital (owners' funds) held by or invested in a bank or other financial firm on any given date.

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7. The financial statements of nonbank financial firms have, in recent years, come closer and closer to what we see on bank statements.
8. The Report of Income shows net earnings before all costs are deducted from the sum of all revenues.
9. Assets fall into two principal categories:Deposits made by and owed to various customers (D), Nondeposit borrowings of funds in the money and capital markets (NDB).
10. **A balance sheet**Shows how much it has cost to acquire funds and to generate revenues from the uses of funds in the Report of Conditions.

1	2	3	4	5	6	7	8	9	10

## Second Question

(10/15)

1. List in points The Equity Capital of the Banking Firm?

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**2. Explain The Components of the Balance Sheet or Report of Condition?**

$$\mathbf{C+S+L+MA=D+NDB+EC}$$

**Good luck**