

对外经济贸易大学
 2003—2004学年第二学期
 《银行管理学》期末考试试卷（A卷）
 课程代码及课序号：CUR302—1

参考答案及评分标准

Part I. Required questions: You are required to answer all of the following questions..（**第一部分：必答题**。合计 50 分）The following are the balance sheet data (on Dec. 31, 2003) and income statement data (fore the year of 2003) for ABC Bank. 以下数据是 ABC 银行 2003 年 12 月 31 日的资产负债表数据和 2003 年度的损益表数据。

- 1) Workout a balance sheet and income statement for the ABC Bank。（20 分）编写 ABC 银行的资产负债表和损益表。
- 2) Translate all items into Chinese（10 分）将所有项目翻译成中文（直接翻译在题中所列项目的后面；错一个扣 0.5 分）。
- 3) Calculate the following ratios（please indicate all detailed steps and formulas 8 分）；explain each ratio briefly（8 分）；explain the main relationship between these ratios, and use the calculated results to prove these relationship（4 分）。计算如下比例（列明详细步骤和公式）；简要解释每个比例；说明这些比例之间的主要关系，并运用计算结果证明这种关系。

Balance Sheet for ABC Bank

As of 12/31/2003, in 100 millions

Assets	
Loans:	
Real estate loans	370
Commercial loans	310
Individual loans	120
Agricultural loans	10
Other LN&LS in domestic off.	0
LN&LS in foreign off.	0
Less: Unearned Income	-10
Loan & Lease loss Allowance	-10
Investments:	
U.S. Treasury & Agency securities	50
All other securities	50
Interest bearing bank balances	10
Fed funds sold & resales	10
Trading account assets	10
Nonint Cash & Due from banks	60
Premises, fixed assets & capital leases	20
Total Assets	1000

Liabilities	
Demand deposits	120
All NOW & ATS Accounts	40
Money market deposit accounts	320
Other savings deposits	30
Time deposits under \$100M	200
Time deposits of \$100M or more	80
Deposits held in foreign offices	40
Fed funds purchased & resale	30
Other borrowings	40
Sub. Notes & Debentures	20
common equity	60
preferred Equity	20
Total Liabilities & Capital	1000

Income Statement: ABC Bank

2003, in 100 millions

Interest Income:	
Interest and fees on loans	62
Income from lease financing	4
Investment Interest Income (TE)	6
Interest on due from banks	1
Total interest income (TE)	73
Interest Expense:	
interest on deposits held in foreign offices	2
Interest on CD's over \$100M	4
Interest on All Other Deposits:	25
Interest on Fed funds purchased & resale	2
Interest on Trad Liab & Oth Borrowings	7
Interest on subordinates and debentures	2
Total interest expense	42
Net interest income (TE)	31
Noninterest Income:	
Fiduciary Activities	13
Deposit service charges	5
Trading revenue	1
Other noninterest income	9
Total noninterest income	28
Adjusted Operating Income (TE)	59
Non-Interest Expenses:	
Personnel expenses	16
Occupancy expense	5

Other operating expense (incl. intangibles)	15
Total Noninterest Expenses	36
Provision: Loan & Lease Losses	2
Pretax Operating Income (TE)	21
Realized G/L Hld-to-Maturity Sec.	2
Realized G/L Avail-for-Sale Sec.	
Pretax Net Operating Income (TE)	23
Applicable Income Taxes	8
Net Income	15

ROE 18.8%; ROA 1.5%; Equity Multiplier 12.50; Expense Ratio 8.0%; asset utilization 10.3% spread 3.4%; burden ratio 8.0%; efficiency ratio 61.0%

Part II

- What are the major risks a bank face in its operation? Explain each risk briefly. 银行经营中面临的主要风险有哪些? 简要解释每一种风险。
 - Credit risk
 - Liquidity risk
 - Market risk
 - Operational risk
 - Reputation risk
 - Legal risk.
- What is CAMEL rating system? Explain each item briefly. 什么是 CAMELS 评级体系? 简要解释每一个项目。
 - Capital
 - Asset quality
 - Management quality
 - Earnings
 - Liquidity
 - Sensitivity to market risk
- What is the function of bank capital? How does it achieve this function? 银行资本的主要功能是什么? 资本是如何实现这一功能的?
 - Reduce bank risk.
 - A cushion to absorb losses and remain solvent
 - A ready access to financial markets and thus guards against liquidity problems
 - Constrains growth and limits risk taking
- In evaluating consumer loan requests, what are the five Cs? Explain each briefly. 在评估消费者贷款时, 什么是好贷款的 5 个 C? 简要解释每一个 C。
 - Character: honesty and trustworthiness.
 - Capital: wealth position measured by financial soundness and market standing.
 - Collateral: secondary source of repayment or security in the case of default.
 - Customer relationships
 - Competition

5. What are five fundamental issues in evaluating commercial loan request? Explain each briefly. 在评估商业贷款时，需要考察的五个基本因素是什么？简要解释每一个因素。
 - a) Character and data quality
 - b) Use of loan proceeds
 - c) Loan amount
 - d) Source and timing of repayment
 - e) Collateral
6. Compare the credit analysis of commercial loan requests and consumer loan requests. (简要比较商业贷款申请的评估与消费者贷款申请的评估。)
 - a) Analysis of consumer loans differ from that of commercial loans: When evaluating measurable aspects of requests, banks are addressing the same issues. Banks have to deal with a large number of distinct borrowers with different personalities and financial characteristics.
 - b) Consumer loans differ so much in design that no comprehensive analytical format applies to all loans. For most consumer loans, there is no formal analysis of individual borrower characteristics unless a credit scoring model is used. Installment loans are treated much like commercial loans. The quality of financial data is lower: Unaudited. The primary source of repayment is current income, which may be highly volatile. The net effect is that character is more difficult to assess, but extremely important.
7. Liquidating collateral is clearly a second best source of repayment. Why? (处置抵押品显然并不是获得贷款偿还的最佳方法。为什么？)
 - a) There are three reasons:
 - b) There are significant transactions costs associated with foreclosure. Time, money.
 - c) Bankruptcy laws allow borrowers to retain possession of the collateral long after they have defaulted.
 - d) When the bank takes possession of the collateral, it deprives the borrower of the opportunity to salvage the company.
8. How to determine the minimum capital requirements for a bank to be adequately capitalized? 如何确定一家银行保持充足的资本化所需要达到的最低资本金要求？
 - a) Classify assets into one of four risk categories
 - b) Convert off-balance sheet commitments and guarantees
 - c) Multiply by weight
 - d) Multiply by 4% or 8%