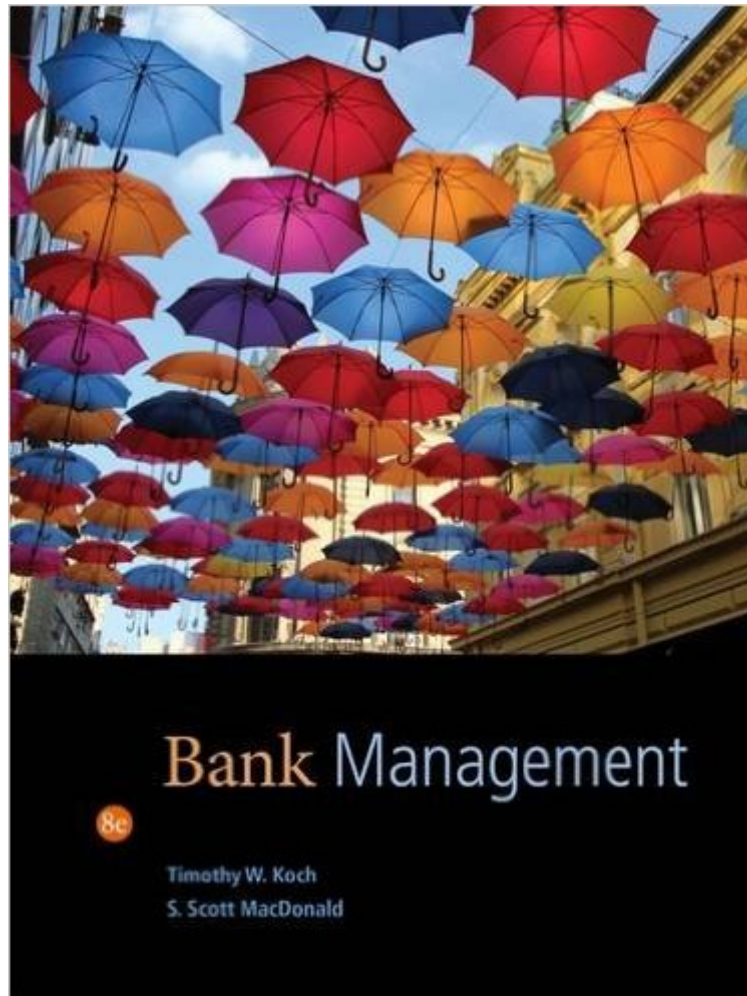


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Bank Management



Synopsis

Closely examine the impact of today's changing, competitive environment on commercial banks and banking services, as well as the entire financial services industry, with Koch/MacDonald's **BANK MANAGEMENT, 8E**. This new edition reflects the latest changes and developments, from complete regulatory updates to details of the many programs evolving amidst today's financial crises. The book's unique approach to understanding bank management focuses on decision-making in today's financial world. Whether you are a practicing or future professional, the book clearly demonstrates how certain factors influence credit, investment, funding, and pricing decisions. The book's solid framework provides an appreciation and understanding of the trade-offs between return and risk. You gain a better understanding of the most important issues confronting financial and banking managers today as the book discusses basic financial models used to formulate decisions and analyzes the strengths and weaknesses of data analysis. With the help of this latest edition, you develop the logical thought processes needed to achieve strong financial and management results.

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Customer Reviews

Professor Koch's book is excellent. I highly recommend it to anyone who is interested in banking. The book is great to read if you don't know much about the industry or if you are an expert. I studied with Professor Koch at USC at the undergrad level and decided to go into banking thanks to his class and book. The book covers liquidity management, credit management, capital management, asset and liability management (focus on interest rate risk management), balance sheet analysis and other interesting topics. I've worked in several areas of commercial banks in Ecuador, namely

credit, treasury, asset and liability management and finance. The book has always come in handy. I've also used it to teach at the University level down here. It is especially interesting how every chapter is related in some way to the ALCO (Asset and Liability Management Committee). The cases are also very interesting. In Ecuador we recently had a liquidity crunch in the banking system. I was very much surprised to find an analysis of a case very similar to what was happening down here in the book. The case was on the Continental Illinois bank failure. In other words, I think this book is a must for anyone interested in the industry.

This is an update of a prior review I wrote of this book, I changed my mind. I hadn't read the entire book but had been impressed with what I had read. The book does cover many aspects of commercial banking including regulations, capital and liquidity management, things of most interest to me as an analyst. However, a significant problem is that many of the examples used appear to be incorrect. For instance, the text often does not match the accompanying exhibits or tables. Perhaps the book was not edited well during an update to a new edition, and either the text or the exhibit/table was updated but not both (ie, in numerous cases they disagree). Whatever the reason, the numerous typographical errors made the book difficult to read, especially in a "self-study" situation. I'm looking elsewhere for a better guide.

I've been in banking education for almost 18 years and a vast library of texts have crossed my desk. This fourth edition of Bank Management is vastly superior to anything I've seen to date. Will become an industry standard or should. Comprehensive, but not tedious. Well researched. Information rich. Authors Koch and MacDonald--who obviously are at the top of their game--have made it understandable to expert and novice alike. I found the "Contemporary Issues" sidebars in each chapter especially fascinating and instructive. This is one book that will be feathered with post-it notes--to mark the pages that you want to return to time and again.

I am in my last year of school and preparing to embark on a career in banking. Out of all the finance and economics (I'm a double major) textbooks I have used this is the absolute worst bar none. While the text has a very large amount of information that same information is simply thrown at you with no real presentation. One other thing that bothers me (possibly the most) is the fact that I get severe headaches when I read this text. I have never read a book before with text this small. To me this says something since I am a voracious reader and frequently am reading 3-4 novels while also studying for my classes.

I have been using this textbook for almost a full semester now for an online class in bank management. The book starts off ok (if a bit dry), but the errors and poor editing become worse as the book progresses. This edition contains many typos, and several of the end of chapter questions seem to refer to topics covered in later chapters. Maybe the topics were in a different order in earlier editions and the questions were not revised. In any event, if your class requires this book, either don't take it online or pick a different class. If you do decide to take an online class using this book, google is your friend.

I've used this textbook in class or as a reference since the late 80s. Back then we used it for both graduate students and undergrads, and it was the best book available. I still use it for both levels. It incorporates current events and practice as well as theory and analysis, and it's very thorough. I've seen it described in other reviews as "dense" or "hard to read." They are spot on - banking is tough. Reading about banking is tough. Studying banking and becoming a decent banker is tough. The class I teach is a good mix of history, economics, regulation theory, asset/liability management, risk management, interest rate math, and lending analysis and policy. This book does an excellent job on all of those topics, and even then I supplement it with a couple hundred pages of readings outside of the text. It's the best I've found so far. Full disclosure: Tim Koch was one of my PhD professors at South Carolina, where I taught a section of the undergrad banking class. I was already praising this book by the time I got there, however.

If you're interested in commercial banking, particularly community and regional banking, this book is adequate. However, the errors in editing are pretty glaring, especially in the excel charts used in some of the chapters. Certain columns labeled as percentages contain currency values, headings are mismatched, etc. It can be very distracting, and for the price of the book, it really is unacceptable to not have taken the time to correct these errors. I purchased this book for a commercial banking course, if I had a choice I would have chosen Benton Gup's book. Roughly the same information but cheaper with no sloppy editing. That being said, if you can get past the editing issues, this book has some useful information.

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