Econ 438/431 Group Report on Bank

<u>Grade:</u> The class consensus raises the grade contribution of Bank Report to 15% (7.5% will allotted to presentation and 7.5% will be allotted to the Report) and reduce Assignment to 15% of total course grade.

<u>Due date:</u> Presentation on the last day of class (April 28, 2012), submission at the end of semester.

<u>Length:</u> 10 pages of text.

<u>Group Size:</u> 4-6 people (We expect *sharper* analysis from bigger group, not more writing).

<u>Description:</u> We want you to pick a bank and analyze its business and financial statements. Areas you should cover in your report include bank's assets (e.g. structure of loans, loan growth, government securities, business plans etc.), liabilities (e.g. deposits, B/E, issued debts, etc.), structures of incomes and expenses (e.g. interest, fees, NIM, etc.), and risksw (e.g. liquidity, capital, credit risk, etc.). We want to encourage you to attempt more difficult banks. We will reward those who dare venture into smaller banks, less well-know financial institutions (e.g. AEON, WATTANA THANA SINSAP, Promise, etc.) or SFIs. Make sure your analysis on each part is consistent to one another. We will look for a team that shows consistency in understanding a bank.

<u>Code of Honor:</u> ***Do not plagiarize,*** *which means directly copying a phrase from your source(s). However, feel free to paraphrase in your own words and provide citation.* ***Each essay will be subjected to a Google search (or more)*** *to make sure there are no plagiarisms. Any plagiarism found will be punished to the fullest extent.*