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北大光华管理学院 IMBA、MBA 推荐用书

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银行管理

Bank
Management

第 **5** 版

Timothy W. Koch
University of South Carolina

S. Scott MacDonald
Southern Methodist University/ 著

北京大学出版社
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金融类

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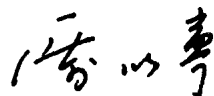
· 院长寄语 ·

北京大学光华管理学院秉承北大悠久的人文传统、深邃的学术思想和深厚的文化底蕴,经过多年努力,目前已经站在中国经济发展与企业管理研究的前列,以向社会提供具有国际水准的管理教育为己任,并致力于帮助国有企业、混合所有制企业和民营企业实现经营管理的现代化,以适应经济全球化趋势。

光华 MBA 项目旨在为那些有才华的学员提供国际水准的管理教育,为工商界培养熟悉现代管理理念、原理和技巧的高级经营管理人才,使我们的 MBA 项目成为企业发展致富之源,为学员创造迅速成长和充分发挥优势的条件和机会。

为了适应现代人才需求模式和建立中国的一流商学院,北京大学光华管理学院正在推出国际 MBA“双语双学位”培养方案;同时,为了配合北大 MBA 教育工作的展开,光华管理学院与北大出版社联合推出本套《当代全美 MBA 经典教材书系(英文影印版)》,并向国内各兄弟院校及工商界人士推荐本套丛书。相信我们这些尝试将会得到社会的支持。而社会对我们的支持,一定会使光华 MBA 项目越办越好,越办越有特色。

北京大学光华管理学院院长



出版者序言

2001年12月10日中国加入了世界贸易组织,从此,中国将进一步加大与世界各国的政治、经济、文化各方面的交流和合作,这一切都注定中国将在未来世界经济发展中书写重要的一笔。

然而,中国经济的发展正面临着前所未有的人才考验,在许多领域都面临着人才匮乏的现象,特别是了解国际贸易规则、能够适应国际竞争需要的国际管理人才,更是中国在未来国际竞争中所必需的人才。因此,制定和实施人才战略,培养并造就大批优秀人才,是我们在新一轮国际竞争中赢得主动的关键。

工商管理硕士(MBA),1910年首创于美国哈佛大学,随后MBA历经百年风雨不断完善,取得了令世人瞩目的成绩。如今,美国MBA教育已经为世界企业界所熟知,受到社会的广泛承认和高度评价。中国的MBA教育虽起步较晚,但在过去10年里,中国的MBA教育事业发展非常迅速,也取得了相当显著的成绩。现在国内已经有50多所高等院校可以授予MBA学位,为社会培养了3000多名MBA毕业生,并有在读学员2万多人。

目前,国内的MBA教育市场呈现一片繁荣景象,但繁荣的背后却隐藏着种种亟待解决的问题。其中很大一部分问题的成因是因为目前我国高校使用的教材内容陈旧,与国外名校的名牌教材差距较大,在教学内容、体系上也缺乏与一流大学的沟通。为适应经济全球化,国家教育管理部门曾要求各高校大力推广使用外语讲授公共课和专业课,特别是在我国加入WTO后急需的上百万人才中,对MBA人员的需求更是占1/3之多,所以,大力开展双语教学,适当引进和借鉴国外名牌大学的原版教材,是加快中国MBA教育步伐,使之走向国际化的一条捷径。

目前,国内市场上国外引进版教材也是新旧好坏参差不齐,这就需要读者进行仔细的甄别。对于国外原版教材的使用,在这里我们要提几点看法。国外每年出版的教材多达几万种,如果不了解国外的教材市场,不了解国外原版教材的品质就可能找不到真正适合教学和学习的好的教材。对于不太了解外版教材的国内读者来说,选择教材要把握以下几点,即:选择国外最新出版的书籍;选择名校、名作者的书籍;选择再版多次并且非常流行的书籍。综合以上几点来看,目前国内市场上真正出新、出好、出精的MBA教材还是不多的。基于以上认识,北京大学出版社推出了《当代全美MBA经典教材书系(英文影印版)》,本套丛书的筛选正是本着以上提到的几点原则,即:出新、出好、出精。经过北京大学及国内其他著名高校的知名学者的精心挑选,本套丛书汇集了美国管理学界各个学科领域专家的权威巨著,称得上是一套优中选精的丛书。本套丛书现在已经推出了MBA主干课程、会计专业、金融专业课程教程三个系列,共45个品种。以后,我们还将陆续推出更多专业的英文影印版书籍。

致谢

本套教材是我社与国外一流专业出版公司合作出版的,是从大量外版教材中选出的最优秀的一部分。在选书的过程中我们得到了很多专家学者的支持和帮助,可以说每一本书都经过处于教学一线的专家、学者们的精心审定,本套英文影印版教材的顺利出版离不开他们的无私帮助,在此,我们对审读并对本套图书提出过宝贵意见的老师们表示衷心的感谢,他们是(按拼音排序):

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出版声明

本套丛书是对国外原版教材的直接影印,由于各个国家政治、经济、文化背景的不同,原作者所持观点还请广大读者在阅读过程中加以分析和鉴别。我们希望本套丛书的出版能够促进中外文化交流,加快国内经济管理专业教学的发展,为中国经济走向世界做出一份贡献。

我们欢迎所有关心中国 MBA 教育的专家学者对我们的工作进行指导,欢迎每一位读者给我们提出宝贵的意见和建议。

北京大学出版社政经法编辑部

2002年11月

关于本书

适用对象

本书考察银行运作的监管环境以及银行管理技巧,同时也阐述了金融机构的管理,适合本科生和研究生使用。

内容简介

商业银行的管理和监管环境近些年发生了快速的变化。本书对商业银行管理做了最新的介绍,反映了最近几年的变化,这些介绍是其他同类书籍所没有的。卓越和完善的篇幅集中于介绍现在的银行管理问题,以一种全新的 21 世纪的方法帮助学生应用金融概念于广泛的信用、投资和融资决策中。

作者简介

Timothy W. Koch 是南加利福尼亚银行家协会主席, University of South Carolina 的 Moore School of Business 的金融学教授。他研究广泛,涉及商业银行管理、固定收益证券和衍生产品定价以及金融中介机构业绩评估。在《金融学》、《货币》、《信用和银行》、《金融和计量分析》、《银行金融》、《国税杂志》和《期货市场》等刊物上发表文章。Koch 教授在美国一流银行学院教过书,其中有: the Southwestern Graduate School of Banking, the Pacific Coast Banking School 和 the Graduate School of Banking at Colorado, 现在他还在 Graduate School of Banking at Colorado 担任院长。

S. Scott MacDonald 是 Southwestern Graduate School of Banking (SWGSB) 基金的董事长和首席执行官, Southern Methodist University Edwin L. Cox School of Business 的副教授。他在 University of Alabama 获经济学学士学位, 从 Texas A&M University 获博士学位。MacDonald 博士 1997 年作为法国的访问教授加入 Southern Methodist University, 在 1998 年被选为 SWGSB 主席。来到 Southern Methodist University 之前, 他是 Texas Tech University 应用银行学学院副教授和院长。在 Texas Tech University 前, 他是 RRC Inc. (一家研究咨询机构) 商务财务分析部门的副主管。MacDonald 博士得过很多教学研究奖, 为美国银行、银行协会、银行学院和其他银行机构做过大量演讲并提供建议。他担任过 Texas State Senate and the FDIC 的资深证人、得克萨斯州技术信用协会主席、得克萨斯州独立银行家协会的顾问委员。他在《金融经济学》、《商务评论》、《期货市场》、《期货市场、商业和经济学》季刊等刊物上发表过论文, 并为独立银行家协会、银行主管协会和其他银行组织编写内部资料。

主要特色

积极的篇幅: 本书论述银行业如何对金融产品重新定位和重新定义, 对正在变化的银行和金融机构的经营环境做出反映。

包括的管理工具: 资产负债管理策略、GAP 分析和其他决策模型结合在一起构成管理工具, 可以作为利率风险管理的一种分析工具。

显著的篇幅深度和广度: 讨论当前银行采用的投资工具和策略, 包括金融期货、期货期权、利率互换、微观和宏观套利以及市政债券投资, 这些投资工具和策略提供了目前最好、最完善的内容。

本版更新

更新的监管:竞争性环境和监管环境的全新讨论。

公司对比:传统银行和其他金融服务机构,包括投资银行、保险公司、消费者信贷公司的业绩比较,以重点阐述这些金融结构的差别和各自的优势和劣势。

评价银行业绩:银行业绩评价按传统银行、投资银行和表外银行划分,各自有其独特的利润和风险测量。

更新的 UBPR 使用与分析:FDIC 提出的统一银行业绩报告的讨论已经得到扩展,包括各种财务比率的讨论。

贷款现金流分析:扩展的讨论反映最新重点。

讨论 FAS133 条款的对冲账户:它对金融服务公司的关联和套利标准、风险暴露、会计标准一起被讨论。

增加分析信用评级、信用报告以及它在消费者贷款中的应用:当前发展状况和其相关性被检查。

期权调整的利差分析:案例分析评价可选性的投资工具。

增加的案例:银行业绩分析、商业贷款、消费者信贷和银行投资组合管理,这些都是当前的热点问题。

学生使用更新的 Excel 表格:信用和现金流分析和银行业绩分析允许学生在实践中学习知识。

修订每章结尾内容:大量问题能给学生机会应用本章的决策模型和样本数据。

网址

<http://koch.swcollege.com>

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P R E F A C E

Bank managers must be increasingly aware of competitive opportunities that coincide with change. The banking industry is consolidating and diversifying simultaneously. In fact, the traditional definition of a bank has been blurred by the introduction of new products and a wave of mergers, which have dramatically expanded the scope of activities that banks engage in and where products and services are offered. Formerly, a commercial bank was defined as a firm that both accepted demand deposits and made commercial loans. Today, these two products are offered by many different types of firms, including commercial banks, savings banks, credit unions, insurance companies, investment banks, finance companies, retailers, and pension funds. Such firms are comprehensively labeled *financial services companies*. What constitutes a bank is now not as important as what products and services are offered and in what geographic markets does a financial services company compete.

The purpose of *Bank Management* is multifaceted. First, we document a shift in the landscape of the commercial banking industry by describing dramatic changes that have occurred in the past decade. These changes have forever altered the primary business model and products and services offered by competing institutions. For example, changes in the regulatory and competitive environment have essentially eliminated many of the operational differences between financial institutions. Today, the only real difference between Merrill Lynch and Bank of America is that Merrill Lynch is not regulated as a bank. Second, we apply basic finance concepts to the management of depository institutions. The text does not dwell on financial theories, but rather provides applications of theory in a decision-making framework. Third, we provide the foundation necessary to understand the unique risks faced by depository financial institutions and demonstrate how senior management effectively deals with these risks.

Senior officers are constantly evaluating their strategic options and plans. Does the bank plan to expand its scope of products and services or remain focused on lending and deposit gathering? Students of banking and managers of commercial banks, savings banks, credit unions, and other financial services firms will find *Bank Management* extremely useful in understanding how to make informed decisions about the riskiness and potential returns of different activities, products, and services. The book emphasizes analysis, decision-making and specific problem-solving techniques. The basic format introduces an issue or problem, discusses the applicable finance concepts, provides an analytical model or framework, and then applies decision-making tools using sample data. In most cases, the sample data are taken from an actual financial institution. Thus, there is considerable emphasis placed on data analysis and interpretation of real world problems and issues.

The concept of risk management serves as a unifying theme of the book. A bank's asset and liability management committee (ALCO) or risk management committee is responsible for the overall financial planning and management of the bank's profitability and risk profile. The book emphasizes how managers can develop and implement strategies to maximize stockholders' wealth by balancing the trade-offs between banking risks and returns. One of the book's primary contributions is to explain how market risk (interest rate risk, equity price risk, and foreign exchange rate risk), liquidity risk, credit risk, and operational risk are measured and how they affect a bank's capital and solvency risk. It demonstrates how risk management decisions in different areas affect each other and the overall profitability and risk of the institution.

The banking environment is constantly changing. While competition has increased the number of firms offering financial products and services, the removal of interstate branching restrictions in the U.S. has dramatically reduced the number of banks but increased the number of banking offices (primarily branches). Consolidation, in turn, has increased the proportion of banking assets controlled by the largest banks. Not surprisingly, the same trends appear globally. The United States currently has several banks that operate in all 50 states and many locales outside the U.S. The largest foreign banks have significant operations in the U.S. and throughout the world. In fact, you might not know if your bank is based outside the U.S.! Different financial institutions seem to announce acquisitions of other financial companies (not always banks) on a regular basis, and frequently these institutions are headquartered in different countries.

Increased competition also means that geography no longer limits a financial institution's trade area or the markets in which it competes. Individuals can open a checking account at a traditional depository institution, such as a local commercial bank, savings bank, or credit union, a brokerage firm, such as Charles Schwab or Merrill Lynch, or a nonbank firm, such as GE Capital, State Farm Insurance, and AT&T. You don't even have to leave your home as you can open an account via the Internet. You can deposit money electronically, transfer funds from one account to another, purchase stocks, bonds and mutual funds, or even request and receive a loan from any of these firms. Most of them will allow you to conduct this business over the phone, by mail, or over the Internet. All of these firms compete for business with each other, pay and charge market interest rates that are determined by competitive conditions, and are generally not limited in the scope of products and services they offer or the geographic regions where they offer these products.

AUDIENCE

Bank Management is designed for use in upper division undergraduate or master's level banking and financial institutions courses at universities as well as professional banking programs. As prerequisites, students should be familiar with elementary accounting, basic interest rate and bond pricing concepts, and basic macroeconomics. The book is also well suited for broad-based instructional purposes in bank training programs. For someone new to banking, the book describes the range of banking activities and demonstrates how bank managers make financial decisions. For practitioners, it explains how decisions in one area affect performance and opportunities in other areas. As such, it provides a comprehensive view of managing the entire bank with an emphasis on the trade-offs between profitability and risk.

ABOUT BANK MANAGEMENT

The book focuses on decision making and offers a unique approach to understanding bank management. Key chapters address the specific aspects of an issue or problem, how a financial model or decision framework applies, and then demonstrate the application of the model or framework using sample data. The reader not only observes how certain factors influence credit, investment, funding, and pricing decisions, but also develops an appreciation of the trade-offs between return and risk. Several Microsoft Excel templates, which include various models and applications using sample data, are available to users. A wide range of cases related to bank performance evaluation, making new loans, managing the investment portfolio, asset and liability management, and liquidity management are available via the Internet. These cases, end-of-chapter questions, and problems provide an opportunity to test the reader's understanding of important issues and data analysis.

Upon completion of reading *Bank Management*, the reader should have a solid foundation in the key issues confronting managers today, a familiarization with the basic financial models that are used to formulate decisions, and an understanding of the strengths and weaknesses of data analysis. The text and numerous applications help the reader to recognize the trade-offs involved in making financial decisions and to develop the logical thought processes needed to reach reasonable conclusions.

NEW FEATURES OF THIS EDITION

The fifth edition of the book builds on the topics and features of earlier editions, with several important changes:

- A complete regulatory update has been applied throughout the book. In particular, the impacts of nationwide interstate branching, financial modernization (Gramm-Leach-Bliley), and repeal of Glass-Steagall have reshaped the regulatory and competitive environment coverage.
- A complete discussion of the changing landscape of the financial services industry—including the impact Enron had on the industry as it changed its role from an energy company to a hedge fund.
- An updated and comprehensive evaluation of bank performance—traditional banking, investment banking, and off-balance sheet financing—and the impact this has on the analyst's job in evaluating performance. A direct comparison of PNC Bank's financial performance from 2000 - 2001 and problems associated with the use of special purpose vehicles (also used extensively by Enron) and their impact on various performance measures.
- An analysis of the most current data from the Uniform Bank Performance Report, the FDIC, and the Federal Reserve Bank, including discussion of key performance ratios, an explanation of alternative performance measures, including Economic Value Added (EVA™), return on risk adjusted capital (RAROC/RORAC), and the Balanced Scorecard.
- Comprehensive discussion of Federal Home Loan Bank advances as funding instruments and their use in liquidity management.
- Updates on hedge accounting under FAS 133 and its implications for financial services companies are fully discussed along with hedge criteria, risk exposure, and the accounting standards.
- A discussion of the current developments in credit scoring, credit reports, and applications to consumer lending.
- Extensive use of new tools and examples such as option-adjusted spread analysis are introduced to assist in the evaluation of alternative investment instruments.
- New cases in Bank Performance Analysis, Commercial Lending, Consumer Lending, and Managing a Bank's Investment Portfolio incorporate current data and issues; available on our web site <http://koch.swcollege.com>.
- New data and analysis on international banking and the role and size of U.S. banking abroad as well as the ownership and composition of foreign banking in the U.S. Discussion of foreign exchange risk associated with a bank having assets and liabilities denominated in different currencies.

- The book remains the only one that focuses on cash flow analysis as part of the lending decision. It introduces a comprehensive procedure to generate cash-based income statements, explains how to interpret the results, and provides an approach to forecast a potential borrower's future performance.

ORGANIZATION OF THE BOOK

The unifying theme of the book is risk management. The material is divided into six parts, each consisting of chapters that cover related issues. As a lead-in to each chapter, the text will describe a current issue or provide an example of a key topic discussed in the chapter. This introduction reinforces the risk focus by emphasizing that managers make both good and bad decisions, but consistent application of finance theory and models should lead to a better understanding of the trade-off between risk and return.

Part I, Overview of the Banking Industry and Regulation, provides background information related to bank management and current banking trends. It describes the role of competition in forcing change in banking, the move to expanded products, services, and geographic markets served, and the impact on banking industry consolidation. It also examines the organizational structure of small banks and large bank holding companies, describes the regulatory environment, and explains the impact of key banking legislation.

Part II, Evaluating Bank Performance, examines the basic risk and return features of commercial banks and how analysts evaluate performance. Chapter 3 provides key coverage because it introduces bank financial statements and presents the traditional model for evaluating bank performance using financial ratios from the Uniform Bank Performance Report (UBPR) to analyze the strengths and weaknesses of bank performance over time and versus peer institutions. It provides the foundation and building blocks for understanding how banks make a profit and the trade-offs involved in balancing credit risk, liquidity risk, market risk, operational risk, reputational risk, legal risk, and solvency risk. Chapter 4 demonstrates a variety of alternative models or frameworks to analyze performance. Each extends traditional ratio analysis by better matching peer groups, examining value added relative to a capital charge (EVA™), line of business profitability with appropriate risk capital allocation (RORAC), and measures that focus on customer satisfaction, internal processes, organizational innovation as well as financial performance (Balanced Scorecard). Chapter 5 documents recent trends in controlling noninterest expense relative to noninterest income to help meet efficiency objectives.

Part III, Managing Interest Rate Risk, demonstrates how banks measure and manage interest rate risk. It initially provides background information on the pricing of securities, total return analysis to investors, and the determinants of interest rates. It introduces funding GAP analysis and the use of earnings sensitivity analysis to assess the potential impact of interest rate and balance sheet changes on net interest income. It then describes duration gap analysis and the use of sensitivity analysis to assess the potential impact of interest rate and balance sheet changes on the market value of stockholders' equity. The discussion emphasizes the impact of embedded options and the necessity behind incorporating sensitivity analysis to assess the impact of such options on profits and risk. Later chapters describe the basic features of financial futures, forward contracts, interest rate swaps, and interest rate caps and floors and explain how banks use them to both hedge and speculate. Emphasis is directed toward understanding the models, data output, and strategies to improve performance.

Part IV, Managing the Cost of Funds, Bank Capital, and Liquidity, describes the features of bank liabilities and regulatory capital requirements. It presents a procedure for estimating the marginal cost of funds that is used in making investment decisions and pricing assets. It also explains how banks meet legal reserve requirements and manage cash assets, and it develops a model to estimate liquidity needs and plan for temporary cash deficiencies and longer-term liquidity needs. Special attention is focused on the nature of Federal Home Loan Bank advances and their use in liquidity management.

Part V, Extending Credit to Businesses and Individuals, addresses how banks manage credit risk. It initially describes basic credit analysis principles and the characteristics of different types of loans. Subsequent chapters present a procedure for estimating a business borrower's cash flow from operations and the basic credit scoring models applied to individual borrowers. Considerable emphasis is placed on interpreting financial statements and generating cash flow estimates to determine repayment prospects. A final chapter describes the basic framework of customer profitability analysis to assess whether a bank is profiting from a customer's total relationship.

Part VI, Managing the Investment Portfolio and Special Topics, describes the role of fixed-income securities in helping a bank meet profit and risk objectives. It identifies the basic objectives of a bank's investment portfolio and the nature of investment policy guidelines, and explains the basic features of taxable and tax-exempt securities that banks buy. Chapter 20 then introduces various strategies related to choosing security maturities, the composition between taxable and tax-exempt securities, and purchases or sales timed to take advantage of the business cycle. It explains the impact of embedded options on security pricing and the risk-return trade-off to investors of callable bonds and mortgage-backed securities with significant prepayment risk. The final two chapters describe recent trends in global banking activities, bank mergers and acquisitions, the management of foreign exchange risk, and the valuation of banks.

Each chapter of *Bank Management* concludes with a series of discussion questions and problems that force the student to apply the decision models introduced in the chapter. The Excel template can be used to generate and address additional problems and provides a useful tool for future work.

ANCILLARY PACKAGE

INSTRUCTOR'S MANUAL AND TEST BANK

A comprehensive Instructor's Manual and Test Bank accompanies *Bank Management*. It provides teaching objectives and outlines for each chapter. It further offers detailed answers to end-of-chapter questions and problems. Finally, multiple choice questions are provided with answers on disk.

LECTURE PRESENTATION SOFTWARE

Microsoft PowerPoint™ presentations are available to those professors who wish to incorporate multimedia in the classroom. This multimedia presentation allows the student to explore the almost unlimited number of different financial situations that banks face on a daily basis. Furthermore, it provides the instructor a method by which he or she can integrate a financial analysis spreadsheet template directly into the class presentation. Many tables and diagrams are featured in the lecture software package.

SPREADSHEET TEMPLATE

Microsoft Excel templates are available for those who wish to use microcomputers to perform and extend the data analysis presented in the book. The templates provide a generic decision model for applications related to analyzing bank performance and key financial ratios, and cash flow from operations for nonfinancial firms. Each model can be used to conduct “what if” *pro forma* sensitivity analysis beyond the period for which historical data are available. The templates also provide a full range of decision models with data for key problems and cases in the text. Students can use the templates to analyze historical balance sheet and income statement data and conduct the same “what if” analysis. This allows the user to quickly examine a range of outcomes rather than just simple, static solutions. The templates cover topics including bank performance analysis, duration analysis, risk-based capital requirements and planning, credit analysis, and customer profitability analysis.

CASES

New Cases in Bank Performance Analysis, Commercial Lending, Consumer Lending, and Managing a Bank’s Investment Portfolio are available on our Web site <http://koch.swcollege.com>.

WEB SITE

The product support Web site, located at <http://koch.swcollege.com>, contains the PowerPoint slide presentation, Instructor’s Manual, Spreadsheet Templates, and new Cases for instructors; and the PowerPoint slide presentation and Spreadsheet Templates for students.

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We dedicate this book to our families, Susan, Michala, Andy, Lowell and Marilyn Koch, and Paul (posthumously), Sue, Becky, Cassy and Erin MacDonald, for their unflagging encouragement and support. It is the love and understanding of our families that allow us to pursue our dreams.

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Dr. Koch's research and writing focuses on bank risk management, performance analysis and improvement, the pricing of financial futures and fixed-income securities, and public finance. He has published in a wide range of academic journals, including the *Journal of Finance*, *Journal of Financial & Quantitative Analysis*, *Journal of Futures Markets*, *National Tax Journal*, *Journal of Banking and Finance*, *Journal of Fixed Income*, *Journal of Financial Research*, *Journal of Macroeconomics*, *Journal of Portfolio Management*, *Municipal Finance Journal*, and the *Journal of Money, Credit and Banking*. He has served as Treasurer of the Financial Management Association and President of the Eastern Finance Association. He also authored the *General Banking* curriculum materials used at many state-sponsored banking schools and is a frequent seminar leader for the banking industry.

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*To my parents, Lowell and Marilyn Koch, who have
always encouraged and supported me.*

Timothy W. Koch

To my parents, Paul and Sue MacDonald.

S. Scott MacDonald

教辅材料说明

北京大学出版社出版的《当代全美 MBA 经典教材书系(英文影印版)》会计专业、金融专业教材系汤姆森学习出版集团(Thomson Learning)独家授权之英文影印版本,选自汤姆森学习出版集团旗下的国际知名教育图书出版公司 South-Western, South-Western 在 2001 年成功地收购了 Harcourt 出版社旗下的世界著名品牌——Dryden 出版社之后,一跃成为全球第一的经济管理类专业教材出版社。

汤姆森学习出版集团以“为学习者提供学习的完全解决方案”为公司的战略目标,不断为老师提供更完善的教学辅助产品,汤姆森学习出版集团出版的教材为老师提供了配套的教辅材料,如教师指导手册(Instructors Manual)、答疑手册(Solution Manual)、习题库(Test Bank)、演讲幻灯片(Powerpoint Presentation Slides / Powerpoint)、资源指导光盘(Instructor's Resource CD-ROM)、学生答疑手册(Student Solutions Manual)以及学习指导(Study Guide)等。

上述教辅材料,我社特获汤姆森学习出版集团授权独家复制以上部分教辅材料,我社可以根据老师开课的情况,在教师身份得到确认后(即填写一份随附的《教辅资料支持表》,加盖系印章)向老师提供。

另外,汤姆森学习出版集团还有以下最具有竞争优势的教学辅助产品:

1. Exam View Testing Software (考题编辑软件)

帮助教师在最短时间内完成与教材相关的并具个性化的考试题方案,此考试可以以书面、校园局域网、国际互联网等形式完成。

2. Internet Resource Support (网上资源支持)

如果老师采用的 Thomson Learning 教材有相关的网上资源支持,在老师身份得到确认后,我们将帮助老师向美国总部申请“Password”和“Username”。在得到“Username”和“Password”后老师可在网上下载相关的教辅材料包括 Powerpoint Slides 和其他辅助教学的资源;同时学生也可以上该网址去查找一些学习资料或直接连接到教材中所涉及到的实例公司的网址去获取更多的学习资源,而无需申请进入该网址的密码。但学生是不能进入为教师提供的那部分内容浏览的。

3. Web Tutor on WebCT (WebCT 平台网上助教产品)

Web Tutor 是基于网络的教学辅助工具,其目的是使教师离开传统的课堂以外能够更有效地将知识传递给学生,它提供给学生另外的帮助来强化和阐明复杂的概念。Web Tutor 是配合 Thomson Learning 特定教科书使用的,其内容来源于教科书的学习指南和其他可能会用到的相关教学辅导材料。Web Tutor 也可以作为网上教学课程的基础。

4. 汤姆森网上图书馆 (InforTrac College Edition)

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