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## **BUS307 COMMERCIAL BANKING**

### **GROUP PROJECT: An Analysis of Youngstown Bank & Budget 2017: The economic case for the bank levy**

[Sources: Greenbaum, Thakor, & Boot. (2016) p244-247 (*attached*) and Davis. (2017) AFR 14 May 2017 (*attached*)]

### **GENERAL REQUIREMENTS**

Working in groups of 2 to 4, develop logical and coherent responses to the questions raised below. The opinions or decisions that are presented should be supported by references to appropriate texts, articles and current banking practice.

Although all students are expected to play an important role in the development of the paper, the final submission should be presented as a comprehensive group project.

The following lists of deadline and requirements should be adhered to. Failure to do so will result in a lower grade on the project.

**SUBMISSION DATE:** June 30, 2017.

### **FORMAT REQUIREMENT:**

The group paper should be

- be typed and double spaced;
- flow as a well documented coherent, committee paper;
- give citations for all sources;
- have correct formats for the bibliography, footnotes and references;
- have on the first page of the paper, the title of the paper, the author's names and respective tutorial groups; and
- executive summary

## **Part A: Youngstown Bank**

**[35 marks]**

**Quality** is the most important determinant of the grade awarded but it is suggested that approximately **3,000 words** be a suitable length.

The group paper should have an executive summary.

### **SPECIFIC QUESTIONS**

Mr. Standard gives Mr. Shelton these specific questions:

1. Explain the difference between the bank officer's and the market perception of the the value of the bank's shares. Identify key factors for each position.
2. Does the stock price indicate any dangers the bank may face? If so what strategies could offset those dangers, and which should the bank adopt?

(NB: These questions are *similar* to the questions raised on *page 247* – students should answer the SPECIFIC QUESTIONS posed above.)

## **Part B: Budget 2017: The economic case for the bank levy**

**[ 15 marks]**

**Quality** is the most appropriate determinant of the grade awarded but it is suggested that approximately **1,500 words** be a suitable length.

The group paper should have an abstract.

**Analyse** the article, Davis. (2017) “Budget 2017: The economic case for the bank levy” **from the perspective of banks**. In the face of this new levy, discuss the possible courses of action for the banks. Consider the banks' business models faced with this new levy and the implementation of **IFRS 9** in 2018.

Ian Finlayson  
May 2, 2017.



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