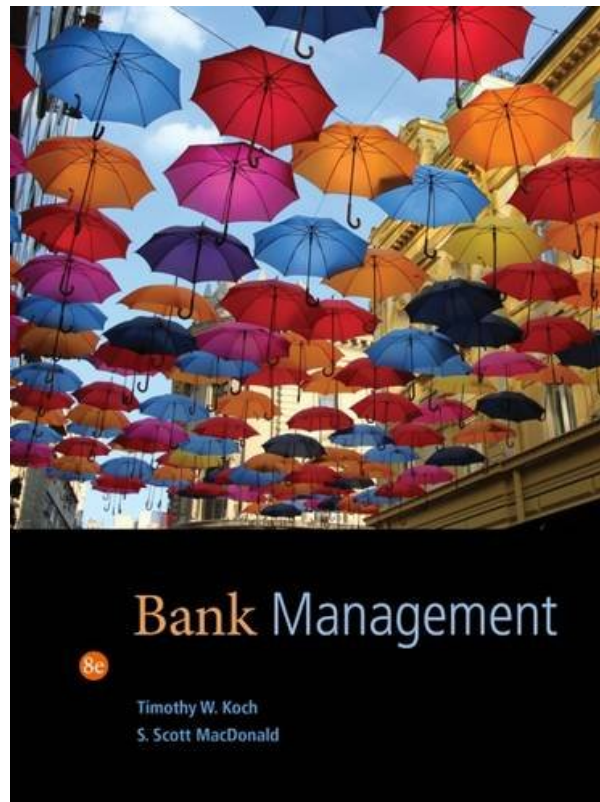
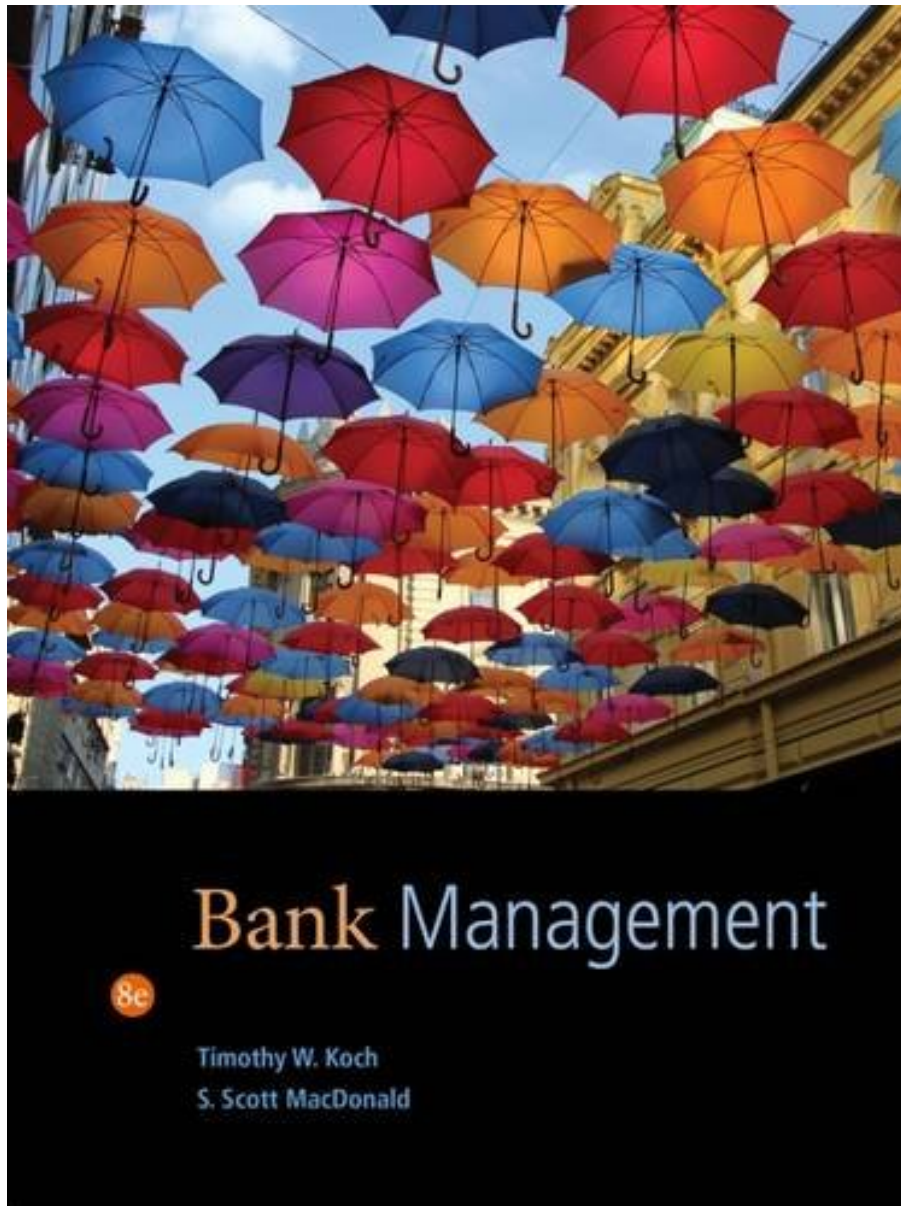


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Timothy W. Koch serves as Professor of Finance at the University of South Carolina. He received his B.A. degree in mathematics from Wartburg College and Ph.D. in economics from Purdue University. He taught at Baylor University and Texas Tech University before joining the University of South Carolina. In addition to his college teaching role, Dr. Koch serves as President of the Graduate School of Banking at Colorado and teaches at several graduate schools for professional bankers throughout the United States. He serves as faculty advisor to the Graduate School of Bank Investments and Financial Management at the University of South Carolina. He has taught seminars on risk management to bankers in Poland, Hungary, Slovakia, and the Ukraine as part of a U.S. Treasury program to assist private banking in Eastern Europe. Dr. Koch's research and writing focus 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*. Dr. Koch has also served as Treasurer of the Financial Management Association and President of the Eastern Finance Association and Southern Finance Association. He has written General Banking curriculum for many state-sponsored banking schools and is a frequently requested seminar leader for the banking industry.

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This book motivated my career as a banker

By Juan Mendoza

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.

39 of 44 people found the following review helpful.

Revised Opinion - AVOID

By Erich Riesenber

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.

20 of 24 people found the following review helpful.

A "Must Read" for Anyone in Banking & Finance. Outstanding!

By A Customer

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.

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