



Bank Management

By Timothy W. Koch, S. Scott MacDonald

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Editorial Review

About the Author

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.

S. Scott MacDonald serves as President and CEO for the Southwestern Graduate School of Banking (SWGSB) Foundation, Director of the Assemblies for Bank Directors, as well as Adjunct Professor of Finance at the Edwin L. Cox School of Business for Southern Methodist University. Dr. MacDonald received his B.A. in economics from the University of Alabama and his Ph.D. from Texas A&M University. He joined the Southern Methodist University faculty in 1997 and began his responsibilities as Director of the SWGSB Foundation in 1998. Prior to joining SMU, he served as Associate Professor of Finance and Director of the School of Applied Banking at Texas Tech University. Dr. MacDonald spends the majority of his time working directly with the financial services industry. In addition to functioning as Director of the SW Graduate School of Banking, he conducts bank director education programs through the Assemblies for Bank Directors and is a frequently requested speaker, seminar leader and strategic planning facilitator. He is also a consultant for various banking organizations. Dr. MacDonald has also served as an expert resource witness before the Texas State Senate. He is a past chairman of the board of directors for Texas Tech Federal Credit Union, an advisory board member of the Independent Bankers Association of Texas Education Council, and past board member of the North Texas Chapter of the Risk Management Association. Dr. MacDonald has authored numerous articles in academic journals, including the *Journal of Financial Economics*, *The Journal of Business*, *The Journal of Futures Markets*, *The Review of Futures Markets*, *Quarterly Journal of Business and Economics*, and the *Journal of Money, Credit and Banking*. He has also written professional curriculum for industry-sponsored seminars and schools in the financial services industry and has been recognized with numerous teaching and research awards.

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