

The Management Team

Getting organized is the first step in preparing to make your initial decisions. During the time allowed for decision-making, you will have to use this time wisely to evaluate the situation and to decide specifically how to meet your goals. Many BankExec™ teams organize around the decision forms in the exercise--securities, loans, deposits, and treasury. Including the CEO, this structure might be suitable for a five-person team, although there are other possibilities. The organization problem can also be viewed in terms of functions or activities that must be performed. Someone must be responsible for each decision area and it is important that all major activities be assigned. The precise assignments can be based on the size of the team and the preferences of its members. A six-person team might organize with the following set of job descriptions (since most of you do not have six people on your team, you can combine some of the job functions below or you can designate that the entire team will cover some of the job functions below):

- Chief Executive Officer
 - Sets policy, provides direction, coordinates the efforts of the team, and interacts with regulatory authorities. (Reports: B01-02, C91-92, C94-96)
- Chief Financial Officer
 - Develops plans and forecasts of bank operations, determines the bank's liquidity and capital requirements. Works with other officers to control risk exposures. (Reports: B01-06, C91-96)
- Investments Officer
 - Manages securities portfolio and prepares to meet the bank's liquidity requirements. Works closely with the Treasury Officer. (Reports: B01-06, B10-12, C94-96)
- Lending Officer
 - Analyzes the previous quarter's lending activity, sets loan rates and other loan decisions, projects future loan volume, and performs any other assignments applicable to the lending function. (Reports: B01-02, B20-24, C91-96)
- Deposit Officer
 - Analyzes the previous quarter's deposit reports, sets deposit rates and business development budgets, projects deposit flows, and prepares marketing studies and other projects pertaining to deposits. (Reports: B01-02, B40-44, C91-C96)
- Treasury Officer
 - Arranges for discretionary funding sources and develops funding strategies. Manages the interest rate and foreign exchange risk positions of the bank in conjunction with the Investments Officer. (Reports: B01-02, B60-64, C91-92, C94-96)

*As part of the job descriptions, we have shown the reports that would be relevant to each assignment. The report information will be available in the manual you'll receive mid July.