Banking, Insurance and Investing

The Business of Banking Standards

"FIN-BII-4 Interpret and measure financial performance of banking institutions.  
4.1 Describe how a bank generates revenue.  
4.2 Identify and explain major factors affecting bank performance.  
4.3 Identify and explain the types of risk a bank must manage.  
4.10 Describe how the profitability of various lines of business within a bank is evaluated.  
4.11 Evaluate reports reflecting financial data in banking.  
4.12 Compare performance ratios of banks (i.e. Loans to Asset ratio, Net Interest Margin, Efficiency Ratio, Non-performing Asset Ratio, Charge-off Ration, and Loan-Loss Reserve Ratio.

L11-12RST9: Synthesize information from a range of sources (e.g., texts, experiments, simulations) into a coherent understanding of a process, phenomenon, or concept, resolving conflicting information when possible.

FIN-BII-1 Demonstrate employability skills required by business and industry.  
The following elements should be integrated throughout the content of this course.  
1.5 Apply the appropriate skill sets to be productive in a changing, technological, and diverse workplace to be able to work independently, interpret data, and apply teamwork skills.

Explore how related student organizations are integral parts of career and technology education courses through leadership development, school and community service projects, entrepreneurship development, and competitive events.

12.5 Explore the competitive events related to the content of this course and the required competencies, skills, and knowledge for each related event for individual, team, and chapter competitions.
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