

MINICASE INDEX
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BUSINESS ETHICS
PROGRAM

No. & Links	Topic	Title	Synopsis
FIN-01 Case study Teaching notes	Commercial Bank Management (Branch Management)	<i>The Accidental Bank Robbery</i>	A "relief" manager for a chain of banks is helping an inexperienced teller who is short \$900 at her drive-in window. While it appears the teller added a zero to a \$100 check and paid out the extra money to a customer, the customer now claims he was not overpaid. The teller will be fired if the issue is not resolved.
FIN-02 Case study Teaching notes	Commercial Bank Management (Loan Evaluation)	<i>The Curious Loan Approval</i>	A bank financial analyst is surprised that a \$5 million loan to a retail grocery chain is approved, in part because information about overleveraging is stifled by the commercial loan officer-the financial analyst's supervisor. This same officer then receives very favorable mortgage terms from a savings and loan whose chairman is also the president of the grocery store chain.
FIN-03 Case study Teaching notes	Institutes and Markets (Loan Covenants)	<i>The Bank Manager's Dilemma</i>	The branch manager of a large bank holding company has successfully increased loan and deposit volume in her area. She has landed a \$2 million account with a local apartment management company but finds out that, through a bank clerical error, several returned checks were not debited to this client's account. The branch manager knows that if she follows her boss's directive to returning the bad checks, she will lose not only the account but also the mortgage loan for the client president's residence.
FIN-04 Case study Teaching notes	Capital Budgeting	<i>The Headquarters Building</i>	A new finance analyst at a local bank is struggling with making accurate growth estimate projections. The bank president is pushing the construction of a new headquarters building, and tells the analyst that growth potential is high. While the bank is doing well, and the future looks secure, the finance analyst was not comfortable with the growth figures mentioned by the president.
FIN-05 Case study Teaching notes	Insider/Information/ Trading	<i>The Good Credit Reference</i>	During a confidential conversation, a credit officer hears that a major client is in financial trouble, but just might stay out of bankruptcy by obtaining as much good credit as possible. While it was important to assist the client to stay solvent, for her sake and theirs, how could she do this without breaking confidence?

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FIN-06 Case study Teaching notes	Portfolio Management	<i>SNB Annual Conference</i>	The assistant treasurer of a medium-sized manufacturing company is responsible for monitoring the investment performance of the investment managers of her company's pension funds. One of the investment managers invites her to a genuine, but "fun-filled;" conference in Vail, Colorado. She wonders how attendance at this conference would taint her objectivity or the appearance of independence in making recommendations to allocate company funds to this and other investment managers.
FIN-08 Case study Teaching notes	Pension Funding	<i>Metropolitan City Teacher's Retirement Fund Performance Appraisal</i>	A portfolio analyst for the city teacher's retirement fund is asked to analyze the performance of its portfolio manager and recommend whether to continue with the current manager, or hire a new one. While the current portfolio manager's performance is slightly below that of the strongest competitor, the analyst believes that there are intangibles which should be considered in such an analysis.
FIN-09 Case study Teaching notes	Obligations to Shareholders (Investment Banking)	<i>Pump it Up</i>	The investment banker for a manufacturer of innovative medical equipment discovers that some hospital patients had died during the trial runs of its infusion pumps. While the FDA had approved the product, the investment banker wants to know the whole story. The day before the manufacturing company is to offer its initial public offering, she finds out that the incident did, in fact, occur and the investigation concluded that the doctor had used the pumps incorrectly.